

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	52.00	\$22,987	\$0	52.00	\$22,987	\$0
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$10,968	\$900	8.00	\$10,968	\$900
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2964.97	\$2,606,670	\$1,153,846	2964.97	\$2,606,670	\$1,153,846
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	1.00	\$313	\$0	27.64	\$14,944	\$3,660	28.64	\$15,257	\$3,660
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	1531.91	\$671,263	\$143,781	43522.13	\$23,091,202	\$11,103,320	45054.04	\$23,762,465	\$11,247,101
ALLSTATE INDEMNITY COMPANY	7716.09	\$6,872,532	\$1,785,897	NA	NA	NA	2.00	\$518	\$0	7718.09	\$6,873,050	\$1,785,897
ALLSTATE INSURANCE COMPANY	1759.45	\$1,206,296	\$698,856	NA	NA	NA	213464.66	\$151,569,748	\$81,734,531	215224.11	\$152,776,044	\$82,433,387
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	1341.42	\$520,810	\$280,126	1341.42	\$520,810	\$280,126
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	102.00	\$95,284	\$0	3642.90	\$3,177,431	\$0	3744.90	\$3,272,715	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	23.42	\$12,900	\$16,737	2971.75	\$2,036,412	\$1,678,052	2995.17	\$2,049,312	\$1,694,789
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	807.23	\$1,464,971	\$523,335	807.23	\$1,464,971	\$523,335
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	326.52	\$123,624	\$122,427	326.52	\$123,624	\$122,427

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	1.00	(\$243)	\$0	1.00	(\$243)	\$0
AMERICAN SECURITY INSURANCE	NA	NA	NA	NA	NA	NA	322.83	\$87,611	\$39,215	322.83	\$87,611	\$39,215
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	26.00	\$12,647	\$57,601	26.00	\$12,647	\$57,601
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	(\$353)	\$2,660	5368.66	\$4,113,087	\$1,427,787	5368.66	\$4,112,734	\$1,430,447
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	18.33	\$9,652	\$11,434	380.47	\$223,987	\$92,149	398.80	\$233,639	\$103,583
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1853.74	\$3,122,943	\$1,115,949	1853.74	\$3,122,943	\$1,115,949
AUTO CLUB GROUP INSURANCE	3394.92	\$2,486,949	\$1,454,436	NA	NA	NA	80969.86	\$57,812,658	\$23,109,458	84364.78	\$60,299,607	\$24,563,894
AUTOMOBILE INSURANCE COMPANY OF	0.00	\$0	\$177,321	132.82	\$153,098	\$8,816	2567.87	\$2,367,994	\$1,404,115	2700.69	\$2,521,092	\$1,590,252
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	111.65	\$56,463	\$10,019	31011.83	\$15,658,130	\$7,789,468	31123.48	\$15,714,593	\$7,799,487
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	173.09	\$86,511	\$263,288	3113.09	\$1,914,778	\$1,525,737	3286.18	\$2,001,289	\$1,789,025
BOSTON OLD COLONY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$795	\$0	1.00	\$795	\$0
BROTHERHOOD MUTUAL INSURANCE	5.00	\$1,176	\$0	47.99	\$14,444	\$9,829	349.40	\$164,567	\$96,811	402.39	\$180,187	\$106,640

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.26	\$6,704	\$0	4.26	\$6,704	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	3.03	\$1,032	\$0	33.41	\$17,764	\$0	36.44	\$18,796	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	35.42	\$11,888	\$256	94.01	\$60,220	\$66,003	129.43	\$72,108	\$66,259
CINCINNATI INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$8,116	0.00	\$0	\$8,116
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	28200.25	\$14,751,881	\$11,559,627	28200.25	\$14,751,881	\$11,559,627
CITIZENS INSURANCE COMPANY OF	292.50	\$345,043	\$333,594	1058.58	\$591,363	\$116,473	248792.58	\$154,413,170	\$76,215,223	250143.67	\$155,349,576	\$76,665,290
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	10717.57	\$8,558,712	\$5,482,669	10717.57	\$8,558,712	\$5,482,669
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$24,262	0.00	\$0	\$24,262
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.09	\$5,203	\$0	4.09	\$5,203	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	21.00	\$14,392	\$0	21.00	\$14,392	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	380.01	\$169,668	\$403,934	6073.07	\$2,856,687	\$1,893,125	6453.08	\$3,026,355	\$2,297,059
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	332.00	\$166,189	\$79,354	5445.40	\$2,706,621	\$2,416,220	5777.40	\$2,872,810	\$2,495,574

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	3411.05	\$1,510,767	\$1,318,977	7416.16	\$3,552,781	\$3,181,475	100992.92	\$51,682,417	\$30,937,171	111820.13	\$56,745,965	\$35,437,623
FARMERS' MUTUAL INSURANCE	NA	NA	NA	3309.00	\$9,471	\$0	82397.00	\$306,773	\$136,064	85706.00	\$316,244	\$136,064
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	917.23	\$3,197,519	\$1,548,013	917.23	\$3,197,519	\$1,548,013
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$105)	\$270,496	0.00	(\$105)	\$270,496
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	1.40	\$5,460	\$0	1.40	\$5,460	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	1643.79	\$926,181	\$878,893	1643.79	\$926,181	\$878,893
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	59063.10	\$48,336,240	\$22,595,683	59063.10	\$48,336,240	\$22,595,683
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	29.22	\$34,362	\$18,504	29.22	\$34,362	\$18,504
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	13.89	(\$8,903)	\$946,334	13.89	(\$8,903)	\$946,334
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	397.00	\$212,705	\$33,590	59608.00	\$39,675,781	\$25,267,208	60005.00	\$39,888,486	\$25,300,798
FREMONT MUTUAL INSURANCE	NA	NA	NA	1060.82	\$420,506	\$182,782	22515.39	\$11,008,247	\$6,097,922	23576.21	\$11,428,753	\$6,280,704
GE PROPERTY & CASUALTY INSURANCE	8.00	\$4,166	\$0	75.00	\$31,931	\$4,183	75.00	\$40,789	\$8,319	158.00	\$76,886	\$12,502

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	8106.99	\$7,544,390	\$8,195,417	8106.99	\$7,544,390	\$8,195,417
GRANGE INSURANCE COMPANY OF	0.25	\$453	\$0	3.00	\$1,790	\$0	2706.70	\$1,400,865	\$235,780	2709.95	\$1,403,108	\$235,780
GREAT AMERICAN SECURITY	NA	NA	NA	2.99	\$1,733	\$0	54.74	\$44,188	\$13,369	57.73	\$45,921	\$13,369
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	3.58	\$3,742	\$0	1182.24	\$987,745	\$834,938	1185.82	\$991,487	\$834,938
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	633.00	\$178,342	\$84,043	575.00	\$186,268	\$147,276	1208.00	\$364,610	\$231,319
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	5059.38	\$16,014,108	\$12,659,041	5059.38	\$16,014,108	\$12,659,041
HAMILTON MUTUAL INSURANCE	NA	NA	NA	189.68	\$77,061	\$16,807	2365.09	\$1,186,799	\$414,331	2554.77	\$1,263,860	\$431,138
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	494.03	\$255,358	\$287,707	6514.01	\$3,862,992	\$2,011,884	7008.04	\$4,118,350	\$2,299,591
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	1.00	\$430	\$0	1473.47	\$892,961	\$98,465	1474.47	\$893,391	\$98,465
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	79.09	\$55,891	\$1,443	79.09	\$55,891	\$1,443
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$790	\$0	67.08	\$44,173	\$36,510	68.08	\$44,963	\$36,510
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	110.33	\$81,811	\$18,347	17732.54	\$10,640,254	\$6,526,273	17842.87	\$10,722,065	\$6,544,620

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	10.91	\$6,424	\$11,385	1499.95	\$907,101	\$1,746,976	1510.86	\$913,525	\$1,758,361
HASTINGS MUTUAL INSURANCE	NA	NA	NA	910.12	\$264,645	\$118,609	72220.49	\$19,004,559	\$4,468,225	73130.61	\$19,269,204	\$4,586,834
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	121.40	\$42,719	\$1,025	357481.09	\$188,135,479	\$103,553,372	357602.49	\$188,178,198	\$103,554,397
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	19103.21	\$12,066,788	\$5,370,607	19103.21	\$12,066,788	\$5,370,607
HORACE MANN INSURANCE COMPANY	103.50	\$39,958	\$5,091	235.93	\$92,032	\$25,564	10711.57	\$4,456,251	\$5,564,521	11051.00	\$4,588,241	\$5,595,176
INDIANA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$736	\$0	4.00	\$736	\$0
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	4.00	\$1,372	\$0	4.00	\$1,372	\$0
JEFFERSON INSURANCE COMPANY	NA	NA	NA	43.47	\$27,307	\$169,988	67.90	\$43,409	\$41,345	111.37	\$70,716	\$211,333
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	187.02	\$110,434	\$37,402	24709.54	\$15,042,309	\$6,681,050	24896.56	\$15,152,743	\$6,718,452
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	12.00	(\$13,319)	\$369,291	12.00	(\$13,319)	\$369,291
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$1,421	\$0	4.00	\$1,421	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	46952.49	\$25,342,334	\$10,420,131	46952.49	\$25,342,334	\$10,420,131

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	267.00	\$137,280	\$6,263	267.00	\$137,280	\$6,263
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	272.00	\$129,957	\$208,651	272.00	\$129,957	\$208,651
METROPOLITAN GROUP PROPERTY AND	20.00	\$20,056	\$8,404	83.00	\$57,700	\$74,467	13595.00	\$9,807,466	\$5,876,765	13698.00	\$9,885,222	\$5,959,636
METROPOLITAN PROPERTY AND CASUALTY	55.93	\$46,305	\$20,624	52.91	\$38,598	\$1,976	1807.38	\$1,278,458	\$586,074	1916.22	\$1,363,361	\$608,674
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	10.47	\$4,050	\$218,835	35.97	\$41,621	\$1,487,514	46.44	\$45,671	\$1,706,349
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	54036.70	\$42,699,293	\$36,803,737	NA	NA	NA	54036.70	\$42,699,293	\$36,803,737
MICHIGAN INSURANCE COMPANY	40.00	\$19,875	\$6,526	NA	NA	NA	15700.00	\$9,038,141	\$6,976,466	15740.00	\$9,058,016	\$6,982,992
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	319.00	\$190,285	\$41,051	28910.00	\$16,801,884	\$8,356,338	29229.00	\$16,992,169	\$8,397,389
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.24	\$7,235	\$2,302	8.24	\$7,235	\$2,302
MUTUALAID EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$283	\$0	1.00	\$283	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	4789.46	\$3,736,079	\$1,296,937	4789.46	\$3,736,079	\$1,296,937
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$625	\$25,018	1.00	\$625	\$25,018

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	3.56	\$1,152	\$0	3.56	\$1,152	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$2,697)	\$91,530	0.00	(\$54,214)	\$2,983,893	0.00	(\$56,911)	\$3,075,423
NATIONWIDE MUTUAL FIRE INSURANCE	8.42	\$4,314	\$7,123	1424.98	\$429,234	\$509,360	36407.20	\$23,468,739	\$13,753,106	37840.60	\$23,902,287	\$14,269,589
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$3,864)	\$0	0.00	(\$3,864)	\$0
NORTHERN ASSURANCE COMPANY OF	1.67	\$621	\$0	4.00	\$1,661	\$0	19.09	\$22,308	\$18,416	24.76	\$24,590	\$18,416
NORTHERN MUTUAL INSURANCE	210.94	\$43,433	\$40,501	2360.64	\$561,686	\$330,647	10104.75	\$3,853,171	\$2,979,483	12676.33	\$4,458,290	\$3,350,631
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	182.33	\$143,930	\$55,477	475.42	\$337,792	\$155,288	657.75	\$481,722	\$210,766
ONEBEACON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.08	\$261	\$0	0.08	\$261	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1055.66	\$3,643,129	\$799,067	1055.66	\$3,643,129	\$799,067
PARTNERS MUTUAL INSURANCE	NA	NA	NA	29.07	\$18,012	\$10,935	1835.58	\$1,087,342	\$891,135	1864.65	\$1,105,354	\$902,070
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	91.42	\$55,127	\$3,931	91.42	\$55,127	\$3,931
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	2493.99	\$1,013,053	\$491,407	50933.42	\$26,624,553	\$16,276,706	53427.41	\$27,637,606	\$16,768,113



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	5170.11	\$2,492,469	\$1,418,554	5170.11	\$2,492,469	\$1,418,554
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	16817.40	\$10,841,252	\$5,324,053	16817.40	\$10,841,252	\$5,324,053
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$1,084	\$0	2.00	\$1,084	\$0
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	15.00	\$8,447	\$0	15.00	\$8,447	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	34019.64	\$24,431,479	\$13,688,520	34019.64	\$24,431,479	\$13,688,520
SECURA INSURANCE, A MUTUAL	NA	NA	NA	504.52	\$309,324	\$131,309	20667.66	\$10,979,920	\$5,426,824	21172.18	\$11,289,244	\$5,558,133
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	941.44	\$478,025	\$21,183	941.44	\$478,025	\$21,183
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	213.58	\$91,136	\$94,485	556.31	\$283,335	\$147,235	769.89	\$374,471	\$241,720
SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	4.00	\$2,508	\$0	4.00	\$2,508	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$6,758)	\$337,938	0.00	(\$6,758)	\$337,938
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2.01	\$1,133	\$0	2.01	\$1,133	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	40.50	\$25,033	\$2,678	3374.90	\$2,844,791	\$2,062,662	3415.40	\$2,869,824	\$2,065,340

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	26.99	\$11,113	\$85,571	NA	NA	NA	505372.02	\$284,556,130	\$169,358,127	505399.01	\$284,567,243	\$169,443,698
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$12,460)	\$204,388	0.00	(\$12,460)	\$204,388
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$2,898	\$0	2.00	\$2,898	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	3.00	\$2,827	\$0	1106.46	\$750,392	\$876,844	1109.46	\$753,219	\$876,844
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	15098.78	\$9,204,871	\$4,789,641	15098.78	\$9,204,871	\$4,789,641
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7984.06	\$4,698,952	\$2,618,905	7984.06	\$4,698,952	\$2,618,905
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	16.57	\$5,823	\$0	NA	NA	NA	16.57	\$5,823	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	79.31	\$204,115	\$13,218	79.31	\$204,115	\$13,218
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	202.75	\$122,377	\$110,694	3498.42	\$2,233,764	\$2,068,941	3701.17	\$2,356,141	\$2,179,634
WESTFIELD INSURANCE COMPANY	0.00	\$1,284	\$0	366.42	\$152,715	\$64,162	18138.83	\$10,627,543	\$7,620,111	18505.25	\$10,781,542	\$7,684,273
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	15.00	\$15,064	\$6,400	15.00	\$15,064	\$6,400
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	228.00	\$84,519	\$10,515	14774.50	\$7,116,607	\$3,408,098	15002.50	\$7,201,126	\$3,418,613

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 00      Statewide Totals**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	947.48	\$700,797	\$330,162	1485.98	\$970,187	\$805,141	20460.84	\$11,765,547	\$6,534,691	20943.03	\$12,119,243	\$6,844,327
StDev:	2026.04	\$1,688,015	\$580,217	7310.16	\$5,752,853	\$4,963,098	64934.36	\$37,300,252	\$20,960,804	64751.74	\$37,244,231	\$21,066,949
Min:	0.00	\$0	\$0	0.00	(\$2,697)	\$0	0.00	(\$54,214)	\$0	0.00	(\$56,911)	\$0
Max:	7716.09	\$6,872,532	\$1,785,897	54036.70	\$42,699,293	\$36,803,737	505372.02	\$284,556,130	\$169,358,127	505399.01	\$284,567,243	\$169,443,698

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30 Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$650	\$0	1.00	\$650	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	456.97	\$353,840	\$229,774	456.97	\$353,840	\$229,774
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	272.58	\$209,429	\$38,675	1536.80	\$1,445,189	\$577,865	1809.38	\$1,654,618	\$616,540
ALLSTATE INDEMNITY COMPANY	593.58	\$871,019	\$738,169	NA	NA	NA	NA	NA	NA	593.58	\$871,019	\$738,169
ALLSTATE INSURANCE COMPANY	534.00	\$526,013	\$485,569	NA	NA	NA	27178.16	\$31,687,439	\$21,783,129	27712.16	\$32,213,452	\$22,268,698
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	142.50	\$55,780	\$101,421	142.50	\$55,780	\$101,421
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	10.20	\$25,913	\$0	35.90	\$90,959	\$0	46.10	\$116,872	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	3.50	\$3,756	\$0	49.58	\$56,747	\$0	53.08	\$60,503	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	52.21	\$68,495	\$38,403	52.21	\$68,495	\$38,403
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	28.41	\$11,197	\$3,763	28.41	\$11,197	\$3,763
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$112)	\$0	0.00	(\$112)	\$0
AMERICAN SECURITY INSURANCE	NA	NA	NA	NA	NA	NA	322.83	\$87,611	\$39,215	322.83	\$87,611	\$39,215

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30     Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	503.60	\$488,510	\$311,138	503.60	\$488,510	\$311,138
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	4.00	\$2,077	\$11,434	49.00	\$27,791	\$4,462	53.00	\$29,868	\$15,896
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	54.72	\$70,925	\$915	54.72	\$70,925	\$915
AUTO CLUB GROUP INSURANCE	2021.41	\$1,810,141	\$1,061,314	NA	NA	NA	NA	NA	NA	2021.41	\$1,810,141	\$1,061,314
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	73.77	\$105,245	\$2,659	671.08	\$936,962	\$575,525	744.84	\$1,042,207	\$578,184
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	19.50	\$16,592	\$651	955.83	\$873,910	\$303,807	975.33	\$890,502	\$304,458
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	31.67	\$20,650	\$86,897	898.92	\$710,983	\$770,459	930.59	\$731,633	\$857,356
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.00	\$702	\$0	41.08	\$21,394	\$24,968	43.08	\$22,096	\$24,968
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	10.00	\$3,631	\$0	35.17	\$24,456	\$28,773	45.17	\$28,087	\$28,773
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	91.98	\$22,001	\$34,751	91.98	\$22,001	\$34,751
CITIZENS INSURANCE COMPANY OF	147.75	\$237,646	\$137,590	90.50	\$102,310	\$28,345	4126.00	\$4,626,300	\$2,009,916	4364.25	\$4,966,256	\$2,175,851
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	7240.16	\$6,507,617	\$4,328,006	7240.16	\$6,507,617	\$4,328,006

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30     Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$488	\$0	1.00	\$488	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	35.17	\$19,991	\$98,656	186.51	\$101,390	\$49,489	221.68	\$121,381	\$148,145
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	151.58	\$91,294	\$43,620	750.61	\$430,037	\$352,106	902.19	\$521,331	\$395,726
FARM BUREAU GENERAL INSURANCE	164.17	\$170,272	\$25,641	229.63	\$232,319	\$240,343	1514.92	\$1,454,941	\$911,715	1908.72	\$1,857,532	\$1,177,699
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	43.49	\$133,786	\$8,714	43.49	\$133,786	\$8,714
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	199.26	\$153,116	\$65,595	199.26	\$153,116	\$65,595
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	5444.57	\$5,678,163	\$2,932,577	5444.57	\$5,678,163	\$2,932,577
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.99	\$2,876	\$0	1.99	\$2,876	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,464)	\$12,038	0.00	(\$1,464)	\$12,038
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	18.00	\$20,360	\$1,090	539.00	\$653,699	\$686,192	557.00	\$674,059	\$687,282
FREMONT MUTUAL INSURANCE	NA	NA	NA	2.74	\$1,136	\$0	74.40	\$68,900	\$16,713	77.14	\$70,036	\$16,713
GE PROPERTY & CASUALTY INSURANCE	8.00	\$3,981	\$0	30.00	\$15,516	\$0	46.00	\$28,834	\$115	84.00	\$48,331	\$115

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30 Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	76.71	\$138,147	\$346,459	76.71	\$138,147	\$346,459
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$2,708	\$0	1.00	\$2,708	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	1.00	\$979	\$0	7.63	\$9,014	\$2,811	8.63	\$9,993	\$2,811
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	1.00	\$1,469	\$0	36.27	\$62,994	\$9,198	37.27	\$64,463	\$9,198
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	75.74	\$308,070	\$208,649	75.74	\$308,070	\$208,649
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$475	\$0	3.08	\$2,078	\$0	4.08	\$2,553	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	70.63	\$63,949	\$243,955	75.51	\$78,762	\$137,057	146.14	\$142,711	\$381,012
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	211.42	\$199,859	\$14,854	211.42	\$199,859	\$14,854
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	8.17	\$10,522	\$1,200	8.17	\$10,522	\$1,200
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$790	\$0	8.07	\$7,809	\$8,974	9.07	\$8,599	\$8,974
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	71.16	\$65,417	\$10,023	4818.41	\$4,573,916	\$2,025,333	4889.57	\$4,639,333	\$2,035,356
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$1,131	\$0	140.16	\$132,177	\$83,726	141.16	\$133,308	\$83,726

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30     Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	82.08	\$43,039	\$5,710	763.08	\$365,248	\$20,569	845.16	\$408,287	\$26,279
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$960	\$0	4150.50	\$3,798,942	\$2,285,828	4151.50	\$3,799,902	\$2,285,828
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1086.61	\$1,058,501	\$782,371	1086.61	\$1,058,501	\$782,371
HORACE MANN INSURANCE COMPANY	1.00	\$1,200	\$0	3.67	\$5,114	\$0	27.67	\$38,443	\$321	32.34	\$44,757	\$321
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	60.09	\$55,258	\$12,668	1733.35	\$1,779,312	\$886,869	1793.44	\$1,834,570	\$899,537
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$528)	\$266,434	0.00	(\$528)	\$266,434
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$60)	\$0	0.00	(\$60)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	178.58	\$195,129	\$46,739	178.58	\$195,129	\$46,739
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.00	\$17,607	\$1,944	18.00	\$17,607	\$1,944
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$3,407	\$0	4.00	\$3,407	\$0
METROPOLITAN GROUP PROPERTY AND	12.00	\$15,777	\$1,133	6.00	\$9,364	\$5,569	1077.00	\$1,267,043	\$631,837	1095.00	\$1,292,184	\$638,539
METROPOLITAN PROPERTY AND CASUALTY	26.76	\$28,955	\$14,474	19.00	\$17,613	\$0	139.50	\$154,193	\$13,574	185.26	\$200,761	\$28,048



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30 Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1.91	\$1,742	\$137,772	0.00	(\$54)	\$4,051	1.91	\$1,688	\$141,823
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	22600.25	\$25,370,024	\$19,443,316	NA	NA	NA	22600.25	\$25,370,024	\$19,443,316
MICHIGAN INSURANCE COMPANY	2.00	\$1,376	\$0	NA	NA	NA	33.00	\$29,182	\$11,201	35.00	\$30,558	\$11,201
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	64.00	\$65,620	\$13,810	595.00	\$650,563	\$204,682	659.00	\$716,183	\$218,492
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	33.73	\$54,751	\$370	33.73	\$54,751	\$370
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$780)	\$7,671	0.00	(\$3,584)	\$218,811	0.00	(\$4,364)	\$226,482
NATIONWIDE MUTUAL FIRE INSURANCE	4.42	\$2,635	\$7,123	NA	NA	NA	4184.30	\$3,808,234	\$3,028,683	4188.72	\$3,810,869	\$3,035,806
NEIGHBORHOOD SPIRIT PROPERTY AND	NA	NA	NA	NA	NA	NA	0.00	(\$3,864)	\$0	0.00	(\$3,864)	\$0
NORTHERN MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,652	\$0	3.00	\$1,652	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	71.00	\$80,837	\$47,057	61.00	\$77,166	\$7,668	132.00	\$158,003	\$54,725
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	16.24	\$48,205	\$0	16.24	\$48,205	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.18	\$2,769	\$0	5.18	\$2,769	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30     Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	14.17	\$7,065	\$0	14.17	\$7,065	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	44.82	\$20,315	\$13,731	224.14	\$123,251	\$39,048	268.96	\$143,566	\$52,779
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1554.41	\$1,606,511	\$623,500	1554.41	\$1,606,511	\$623,500
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2224.68	\$2,479,837	\$1,282,772	2224.68	\$2,479,837	\$1,282,772
SECURA INSURANCE, A MUTUAL	NA	NA	NA	132.00	\$133,393	\$29,402	491.83	\$430,376	\$181,577	623.83	\$563,769	\$210,979
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	23.58	\$15,287	\$1,253	25.25	\$18,931	\$0	48.83	\$34,218	\$1,253
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$43)	\$0	0.00	(\$43)	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	0.00	\$525	\$0	0.00	\$525	\$0
STATE FARM FIRE AND CASUALTY	3.00	\$2,456	\$85,571	NA	NA	NA	24537.66	\$20,683,516	\$14,955,454	24540.66	\$20,685,972	\$15,041,025
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,296)	\$12,830	0.00	(\$1,296)	\$12,830
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$1,297	\$0	124.96	\$145,074	\$234,554	125.96	\$146,371	\$234,554
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	537.98	\$352,669	\$381,924	537.98	\$352,669	\$381,924

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 30     Detroit City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	211.67	\$127,047	\$57,776	211.67	\$127,047	\$57,776
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	4.00	\$2,129	\$0	NA	NA	NA	4.00	\$2,129	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	34.17	\$43,320	\$58,742	164.00	\$209,233	\$8,987	198.17	\$252,553	\$67,729
WESTFIELD INSURANCE COMPANY	NA	NA	NA	38.17	\$29,730	\$26,937	381.34	\$375,628	\$165,842	419.51	\$405,358	\$192,779
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	2.00	\$2,180	\$0	7.00	\$4,497	\$2,414	9.00	\$6,677	\$2,414
Mean:	293.17	\$305,956	\$213,049	579.06	\$640,514	\$490,714	1215.82	\$1,203,583	\$769,393	1473.97	\$1,493,007	\$995,112
StDev:	583.24	\$545,665	\$355,420	3481.34	\$3,909,286	\$2,996,318	4075.36	\$4,194,699	\$2,897,303	4620.01	\$4,874,613	\$3,491,514
Min:	1.00	\$1,200	\$0	0.00	(\$780)	\$0	0.00	(\$3,864)	\$0	0.00	(\$4,364)	\$0
Max:	2021.41	\$1,810,141	\$1,061,314	22600.25	\$25,370,024	\$19,443,316	27178.16	\$31,687,439	\$21,783,129	27712.16	\$32,213,452	\$22,268,698

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,511	\$0	1.00	\$1,511	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	534.70	\$379,994	\$246,983	534.70	\$379,994	\$246,983
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	123.09	\$55,630	\$11,480	2732.43	\$1,681,545	\$469,449	2855.52	\$1,737,175	\$480,929
ALLSTATE INDEMNITY COMPANY	1229.00	\$995,048	\$125,922	NA	NA	NA	1.00	\$205	\$0	1230.00	\$995,253	\$125,922
ALLSTATE INSURANCE COMPANY	377.50	\$198,310	\$116,565	NA	NA	NA	39122.08	\$24,125,180	\$11,429,331	39499.58	\$24,323,490	\$11,545,896
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	61.41	\$23,974	\$108,924	61.41	\$23,974	\$108,924
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	20.40	\$14,341	\$0	935.90	\$758,260	\$0	956.30	\$772,601	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	5.00	\$2,716	\$16,737	667.67	\$497,973	\$238,888	672.67	\$500,689	\$255,625
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	62.51	\$99,832	\$21,481	62.51	\$99,832	\$21,481
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	23.25	\$9,066	\$585	23.25	\$9,066	\$585
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	(\$270)	\$0	728.62	\$520,633	\$158,657	728.62	\$520,363	\$158,657
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	1.00	\$957	\$0	24.50	\$15,644	\$4,367	25.50	\$16,601	\$4,367

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	166.40	\$296,596	\$132,998	166.40	\$296,596	\$132,998
AUTO CLUB GROUP INSURANCE	373.25	\$250,953	\$101,427	NA	NA	NA	NA	NA	NA	373.25	\$250,953	\$101,427
AUTOMOBILE INSURANCE COMPANY OF	0.00	\$0	\$177,321	10.19	\$10,437	\$0	282.66	\$239,815	\$67,368	292.84	\$250,252	\$244,689
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	6.00	\$3,814	\$0	2032.08	\$1,148,501	\$770,902	2038.08	\$1,152,315	\$770,902
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	69.67	\$35,299	\$158,640	634.25	\$391,129	\$273,637	703.92	\$426,428	\$432,277
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.00	\$4,003	\$3,490	6.00	\$4,003	\$3,490
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$5,004	\$480	8.00	\$5,004	\$480
CINCINNATI INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$8,116	0.00	\$0	\$8,116
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1240.17	\$880,419	\$548,062	1240.17	\$880,419	\$548,062
CITIZENS INSURANCE COMPANY OF	2.08	\$4,047	\$2,140	61.00	\$39,304	\$13,571	30448.50	\$20,899,520	\$10,151,084	30511.58	\$20,942,871	\$10,166,795
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1190.41	\$756,145	\$405,562	1190.41	\$756,145	\$405,562
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	\$4,252	\$0	0.00	\$4,252	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$2,266	\$0	4.00	\$2,266	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	5.08	\$3,196	\$0	327.93	\$175,610	\$259,382	333.01	\$178,806	\$259,382
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	29.09	\$15,582	\$2,950	1219.01	\$643,113	\$384,835	1248.10	\$658,695	\$387,785
FARM BUREAU GENERAL INSURANCE	29.66	\$17,084	\$9,994	93.11	\$53,379	\$197,563	3935.64	\$2,287,197	\$1,277,926	4058.41	\$2,357,660	\$1,485,483
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	273.63	\$995,204	\$619,850	273.63	\$995,204	\$619,850
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	294.70	\$170,744	\$298,359	294.70	\$170,744	\$298,359
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	7871.83	\$5,811,802	\$4,654,393	7871.83	\$5,811,802	\$4,654,393
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.80	\$6,672	\$11,258	8.80	\$6,672	\$11,258
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$331)	\$6,500	0.00	(\$331)	\$6,500
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	49.00	\$30,266	\$409	4257.00	\$3,165,117	\$2,053,187	4306.00	\$3,195,383	\$2,053,596
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.00	\$576	\$0	263.66	\$152,841	\$92,845	264.66	\$153,417	\$92,845
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	1056.39	\$1,073,143	\$1,020,008	1056.39	\$1,073,143	\$1,020,008

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	336.16	\$198,236	\$100,415	336.16	\$198,236	\$100,415
GREAT AMERICAN SECURITY	NA	NA	NA	0.99	\$377	\$0	19.00	\$15,175	\$10,558	19.99	\$15,552	\$10,558
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	1.00	\$1,028	\$0	126.22	\$113,141	\$48,548	127.22	\$114,169	\$48,548
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	2966.17	\$9,804,411	\$8,128,956	2966.17	\$9,804,411	\$8,128,956
HAMILTON MUTUAL INSURANCE	NA	NA	NA	4.00	\$5,101	\$0	46.48	\$29,937	\$3,602	50.48	\$35,038	\$3,602
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	36.14	\$22,262	\$823	674.45	\$455,793	\$218,781	710.59	\$478,055	\$219,604
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	304.98	\$170,856	\$12,475	304.98	\$170,856	\$12,475
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	12.00	\$7,940	\$0	12.00	\$7,940	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.09	\$2,001	\$2,872	3.09	\$2,001	\$2,872
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	4.76	\$2,078	\$0	1673.66	\$809,531	\$575,307	1678.42	\$811,609	\$575,307
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	0.00	\$13	\$0	229.40	\$133,421	\$121,107	229.40	\$133,434	\$121,107
HASTINGS MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,676	\$0	1435.08	\$408,840	\$63,767	1441.08	\$410,516	\$63,767

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.25	\$1,048	\$0	19879.16	\$11,784,112	\$8,073,482	19881.41	\$11,785,160	\$8,073,482
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2271.41	\$1,295,157	\$397,988	2271.41	\$1,295,157	\$397,988
HORACE MANN INSURANCE COMPANY	1.00	\$236	\$0	20.08	\$7,441	\$4,171	1290.33	\$571,192	\$633,598	1311.41	\$578,869	\$637,769
JEFFERSON INSURANCE COMPANY	NA	NA	NA	21.16	\$14,875	\$157,107	26.33	\$21,196	\$12,902	47.49	\$36,071	\$170,009
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	9.00	\$3,952	\$51	1944.47	\$1,203,502	\$630,104	1953.47	\$1,207,454	\$630,155
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$722)	\$5,305	0.00	(\$722)	\$5,305
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$500)	\$0	0.00	(\$500)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7165.33	\$4,219,686	\$2,224,659	7165.33	\$4,219,686	\$2,224,659
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	39.00	\$16,869	\$0	39.00	\$16,869	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	10.00	\$5,828	\$6,623	10.00	\$5,828	\$6,623
METROPOLITAN GROUP PROPERTY AND	3.00	\$2,177	\$0	27.00	\$16,870	\$19,534	5250.00	\$3,004,552	\$1,736,269	5280.00	\$3,023,599	\$1,755,803
METROPOLITAN PROPERTY AND CASUALTY	8.00	\$4,957	\$6,150	7.33	\$5,316	\$1,570	466.83	\$310,907	\$288,959	482.16	\$321,180	\$296,679



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	2.00	\$710	\$6,464	4.91	\$3,203	\$869,993	6.91	\$3,913	\$876,457
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	2943.34	\$1,893,368	\$1,856,160	NA	NA	NA	2943.34	\$1,893,368	\$1,856,160
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1060.00	\$657,044	\$282,013	1060.00	\$657,044	\$282,013
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	13.00	\$8,616	\$2,550	2147.00	\$1,350,150	\$1,182,077	2160.00	\$1,358,766	\$1,184,627
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,087	\$2,302	1.00	\$1,087	\$2,302
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	540.41	\$449,511	\$145,617	540.41	\$449,511	\$145,617
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$177)	\$6,218	0.00	(\$1,777)	\$98,486	0.00	(\$1,954)	\$104,704
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	134.34	\$39,544	\$17,784	3606.39	\$2,184,786	\$831,691	3740.73	\$2,224,330	\$849,475
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$2,619	\$0	1.00	\$2,619	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	35.50	\$23,738	\$6,124	82.92	\$55,740	\$23,076	118.42	\$79,478	\$29,200
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	615.19	\$2,283,926	\$556,575	615.19	\$2,283,926	\$556,575
PARTNERS MUTUAL INSURANCE	NA	NA	NA	0.38	\$407	\$0	7.56	\$2,851	\$2,913	7.94	\$3,258	\$2,913

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	20.25	\$12,144	\$642	20.25	\$12,144	\$642
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	10.83	\$4,295	\$0	450.86	\$269,582	\$111,189	461.69	\$273,877	\$111,189
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	599.00	\$333,569	\$87,341	599.00	\$333,569	\$87,341
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	3586.66	\$2,168,580	\$1,050,171	3586.66	\$2,168,580	\$1,050,171
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7476.21	\$5,114,742	\$3,398,930	7476.21	\$5,114,742	\$3,398,930
SECURA INSURANCE, A MUTUAL	NA	NA	NA	11.66	\$7,257	\$1,421	1111.33	\$726,520	\$248,336	1122.99	\$733,777	\$249,757
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	23.00	\$13,789	\$0	23.00	\$13,789	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	11.42	\$5,057	\$675	41.58	\$24,840	\$1,265	53.00	\$29,897	\$1,940
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$87)	\$0	0.00	(\$87)	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	5.00	\$8,722	\$0	518.90	\$534,485	\$183,233	523.90	\$543,207	\$183,233
STATE FARM FIRE AND CASUALTY	5.00	\$2,078	\$0	NA	NA	NA	47999.91	\$26,433,420	\$15,877,094	48004.91	\$26,435,498	\$15,877,094
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$903)	\$5,718	0.00	(\$903)	\$5,718

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 31     Remainder of Wayne County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$2,094	\$0	1.00	\$2,094	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	68.77	\$50,133	\$25,485	68.77	\$50,133	\$25,485
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	1499.26	\$852,828	\$530,265	1499.26	\$852,828	\$530,265
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	974.70	\$563,178	\$307,389	974.70	\$563,178	\$307,389
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	1.00	\$637	\$0	NA	NA	NA	1.00	\$637	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	9.00	\$28,895	\$0	9.00	\$28,895	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	30.92	\$17,637	\$5,850	498.83	\$346,568	\$80,288	529.75	\$364,205	\$86,138
WESTFIELD INSURANCE COMPANY	0.00	\$37	\$0	8.08	\$4,002	\$0	1144.08	\$739,755	\$303,086	1152.16	\$743,794	\$303,086
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.50	\$645	\$750	1.50	\$645	\$750
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	27.00	\$23,395	\$1,105	27.00	\$23,395	\$1,105
Mean:	184.41	\$134,084	\$49,047	93.19	\$57,587	\$60,679	2425.32	\$1,615,725	\$936,508	2410.14	\$1,604,968	\$938,825
StDev:	376.72	\$299,166	\$66,973	457.37	\$294,234	\$290,892	7406.00	\$4,535,314	\$2,568,863	7313.30	\$4,476,995	\$2,536,329
Min:	0.00	\$0	\$0	0.00	(\$270)	\$0	0.00	(\$1,777)	\$0	0.00	(\$1,954)	\$0
Max:	1229.00	\$995,048	\$177,321	2943.34	\$1,893,368	\$1,856,160	47999.91	\$26,433,420	\$15,877,094	48004.91	\$26,435,498	\$15,877,094

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	51.98	\$24,545	\$5,411	51.98	\$24,545	\$5,411
ALLSTATE INDEMNITY COMPANY	95.41	\$75,195	\$6,588	NA	NA	NA	NA	NA	NA	95.41	\$75,195	\$6,588
ALLSTATE INSURANCE COMPANY	48.75	\$25,447	\$542	NA	NA	NA	5071.57	\$2,997,748	\$1,269,370	5120.32	\$3,023,195	\$1,269,912
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.08	\$1,630	\$0	4.08	\$1,630	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	4.90	\$3,061	\$0	173.80	\$133,666	\$0	178.70	\$136,727	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	8.50	\$8,237	\$0	8.50	\$8,237	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2.43	\$3,516	\$0	2.43	\$3,516	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	3.16	\$1,235	\$0	3.16	\$1,235	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	78.59	\$37,850	\$9,454	78.59	\$37,850	\$9,454
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$726	\$0	2.00	\$726	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	12.84	\$9,178	\$0	12.84	\$9,178	\$0
AUTO CLUB GROUP INSURANCE	17.25	\$7,229	\$7,724	NA	NA	NA	NA	NA	NA	17.25	\$7,229	\$7,724

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	2.43	\$2,389	\$0	86.54	\$51,474	\$133,174	88.97	\$53,863	\$133,174
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	135.91	\$70,505	\$137,223	135.91	\$70,505	\$137,223
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	143.67	\$67,342	\$72,470	143.67	\$67,342	\$72,470
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$621	\$0	1.00	\$621	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$961	\$0	2.00	\$961	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	364.90	\$297,613	\$108,930	364.90	\$297,613	\$108,930
CITIZENS INSURANCE COMPANY OF	1.00	\$843	\$515	14.00	\$8,492	\$0	4481.83	\$2,510,606	\$1,590,714	4496.83	\$2,519,941	\$1,591,229
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	288.33	\$136,970	\$136,053	288.33	\$136,970	\$136,053
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$222)	\$0	0.00	(\$222)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	33.68	\$18,329	\$2,559	33.68	\$18,329	\$2,559
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	1.00	\$547	\$2,395	60.99	\$28,358	\$8,052	61.99	\$28,905	\$10,447
FARM BUREAU GENERAL INSURANCE	1.14	\$574	\$0	19.67	\$9,420	\$863	213.18	\$124,645	\$30,152	233.99	\$134,639	\$31,015

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.31	\$11,610	\$0	5.31	\$11,610	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	45.99	\$23,045	\$3,882	45.99	\$23,045	\$3,882
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	543.32	\$363,274	\$75,135	543.32	\$363,274	\$75,135
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.99	\$1,101	\$0	1.99	\$1,101	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.16	(\$215)	\$11,539	0.16	(\$215)	\$11,539
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,273	\$0	337.00	\$217,324	\$96,465	339.00	\$218,597	\$96,465
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.00	\$395	\$0	40.38	\$19,577	\$6,923	41.38	\$19,972	\$6,923
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	126.89	\$88,571	\$68,832	126.89	\$88,571	\$68,832
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	1.00	\$678	\$0	1.00	\$678	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	9.38	\$8,287	\$9,652	9.38	\$8,287	\$9,652
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$2,691	\$0	1.00	\$2,691	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$3,104	\$992	4.00	\$3,104	\$992

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.00	\$1,814	\$0	11.00	\$8,279	\$2,206	14.00	\$10,093	\$2,206
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	26.00	\$14,004	\$0	26.00	\$14,004	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$751	\$0	1.00	\$751	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.08	\$542	\$0	350.33	\$157,135	\$28,645	351.41	\$157,677	\$28,645
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	39.76	\$22,409	\$13,051	39.76	\$22,409	\$13,051
HASTINGS MUTUAL INSURANCE	NA	NA	NA	3.58	\$1,583	\$0	86.58	\$16,248	\$475	90.16	\$17,831	\$475
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1132.00	\$585,092	\$268,758	1132.00	\$585,092	\$268,758
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	673.75	\$310,603	\$94,905	673.75	\$310,603	\$94,905
HORACE MANN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	146.33	\$52,454	\$23,809	146.33	\$52,454	\$23,809
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	259.25	\$149,827	\$119,299	259.25	\$149,827	\$119,299
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$1,851	\$0	5.00	\$1,851	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.00	\$3,496	\$0	6.00	\$3,496	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	2.00	\$852	\$0	1.00	\$332	\$0	143.00	\$86,234	\$23,600	146.00	\$87,418	\$23,600
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	2.25	\$1,184	\$0	63.84	\$40,953	\$1,490	66.09	\$42,137	\$1,490
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.75	\$182	\$0	0.00	\$0	\$7,996	0.75	\$182	\$7,996
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	360.58	\$221,064	\$497,962	NA	NA	NA	360.58	\$221,064	\$497,962
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	179.00	\$83,982	\$456,541	179.00	\$83,982	\$456,541
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	6.00	\$3,098	\$0	163.00	\$93,776	\$37,596	169.00	\$96,874	\$37,596
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	73.63	\$39,038	\$5,340	73.63	\$39,038	\$5,340
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	3.00	\$674	\$0	612.71	\$327,204	\$189,294	615.71	\$327,878	\$189,294
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3.17	\$2,006	\$0	3.17	\$2,006	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$5,058	\$0	4.00	\$5,058	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$140	\$0	0.00	\$140	\$0
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$273	\$2,166	1.00	\$273	\$2,166



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	1.70	\$483	\$0	221.73	\$96,744	\$16,942	223.43	\$97,227	\$16,942
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	351.58	\$194,937	\$71,021	351.58	\$194,937	\$71,021
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	489.51	\$297,862	\$68,697	489.51	\$297,862	\$68,697
SECURA INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$2,058	\$0	231.33	\$132,084	\$56,406	234.33	\$134,142	\$56,406
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,520	\$0	7.00	\$3,520	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	1.00	\$268	\$0	2.00	\$1,168	\$0	3.00	\$1,436	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	0.00	\$286	\$0	30.50	\$24,261	\$1,990	30.50	\$24,547	\$1,990
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	8439.50	\$4,053,567	\$3,063,281	8439.50	\$4,053,567	\$3,063,281
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$324)	\$2,266	0.00	(\$324)	\$2,266
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	35.30	\$18,135	\$0	35.30	\$18,135	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	104.67	\$46,256	\$11,636	104.67	\$46,256	\$11,636
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	74.67	\$33,520	\$7,153	74.67	\$33,520	\$7,153

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 32 Warren City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,765	\$0	12.42	\$7,706	\$395	15.42	\$9,471	\$395
WESTFIELD INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	86.25	\$46,272	\$12,393	86.25	\$46,272	\$12,393
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,991	\$0	3.00	\$1,991	\$0
Mean:	27.59	\$18,357	\$2,562	20.71	\$12,424	\$23,868	366.77	\$197,543	\$116,171	360.10	\$194,589	\$118,412
StDev:	37.99	\$29,442	\$3,585	78.01	\$47,870	\$108,630	1250.59	\$650,450	\$427,964	1229.13	\$639,575	\$421,951
Min:	1.00	\$574	\$0	0.00	\$182	\$0	0.00	(\$324)	\$0	0.00	(\$324)	\$0
Max:	95.41	\$75,195	\$7,724	360.58	\$221,064	\$497,962	8439.50	\$4,053,567	\$3,063,281	8439.50	\$4,053,567	\$3,063,281

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	314.92	\$157,650	\$36,011	314.92	\$157,650	\$36,011
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	0.50	\$82	\$0	169.92	\$97,022	\$122,062	170.42	\$97,104	\$122,062
ALLSTATE INDEMNITY COMPANY	658.75	\$508,531	\$265,414	NA	NA	NA	NA	NA	NA	658.75	\$508,531	\$265,414
ALLSTATE INSURANCE COMPANY	164.00	\$77,783	\$3,534	NA	NA	NA	21875.25	\$12,384,027	\$5,238,615	22039.25	\$12,461,810	\$5,242,149
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	376.58	\$147,502	\$20,860	376.58	\$147,502	\$20,860
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	10.50	\$7,946	\$0	601.30	\$466,235	\$0	611.80	\$474,181	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	2.00	\$730	\$0	789.75	\$463,251	\$677,055	791.75	\$463,981	\$677,055
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	16.99	\$16,590	\$0	16.99	\$16,590	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	25.50	\$10,213	\$13,831	25.50	\$10,213	\$13,831
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$382	\$0	1.00	\$382	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	295.57	\$182,782	\$40,582	295.57	\$182,782	\$40,582
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$727	\$0	28.58	\$11,952	\$1,134	30.58	\$12,679	\$1,134

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	53.41	\$73,604	\$15,215	53.41	\$73,604	\$15,215
AUTO CLUB GROUP INSURANCE	8.50	\$3,720	\$0	NA	NA	NA	NA	NA	NA	8.50	\$3,720	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	8.11	\$5,494	\$1,765	177.64	\$113,923	\$7,295	185.74	\$119,417	\$9,060
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$358	\$0	515.33	\$273,842	\$73,402	516.33	\$274,200	\$73,402
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$1,910	\$0	157.42	\$85,218	\$18,770	162.42	\$87,128	\$18,770
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.00	\$672	\$0	2.58	\$1,295	\$0	4.58	\$1,967	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$498	\$0	1.00	\$498	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	9.31	\$6,998	\$0	9.31	\$6,998	\$0
CITIZENS INSURANCE COMPANY OF	1.00	\$1,015	\$0	32.25	\$18,522	\$2,224	14744.58	\$9,575,750	\$5,160,949	14777.83	\$9,595,287	\$5,163,173
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	310.08	\$166,492	\$29,699	310.08	\$166,492	\$29,699
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.62	\$437	\$0	0.62	\$437	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$567	\$0	1.00	\$567	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$485	\$0	436.26	\$189,881	\$103,626	437.26	\$190,366	\$103,626
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	6.00	\$3,217	\$0	326.57	\$143,597	\$46,127	332.57	\$146,814	\$46,127
FARM BUREAU GENERAL INSURANCE	13.77	\$5,810	\$1,771	39.67	\$24,181	\$3,638	4692.26	\$2,586,395	\$1,311,151	4745.70	\$2,616,386	\$1,316,560
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	22.30	\$48,559	\$192,137	22.30	\$48,559	\$192,137
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$275	0.00	\$0	\$275
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$477)	\$0	0.00	(\$477)	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	162.80	\$81,281	\$57,782	162.80	\$81,281	\$57,782
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2357.58	\$1,784,652	\$537,532	2357.58	\$1,784,652	\$537,532
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$922	\$0	1.00	\$922	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.16	(\$201)	\$0	0.16	(\$201)	\$0
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	9.00	\$5,506	\$0	3466.00	\$2,373,070	\$1,520,866	3475.00	\$2,378,576	\$1,520,866
FREMONT MUTUAL INSURANCE	NA	NA	NA	7.32	\$2,391	\$0	388.27	\$195,707	\$78,256	395.59	\$198,098	\$78,256

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33     Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	572.39	\$477,675	\$178,006	572.39	\$477,675	\$178,006
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	314.50	\$168,219	\$4,021	314.50	\$168,219	\$4,021
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	6.25	\$3,518	\$0	6.25	\$3,518	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	160.88	\$121,655	\$157,174	160.88	\$121,655	\$157,174
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	176.80	\$436,512	\$251,853	176.80	\$436,512	\$251,853
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.00	\$11,693	\$0	24.00	\$11,693	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	127.43	\$97,432	\$9,247	127.43	\$97,432	\$9,247
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	88.58	\$54,242	\$562	88.58	\$54,242	\$562
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,353	\$0	2.00	\$1,353	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.33	\$1,602	\$535	2.33	\$1,602	\$535
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	2.00	\$652	\$0	1031.66	\$453,290	\$354,097	1033.66	\$453,942	\$354,097
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	70.77	\$44,168	\$59,580	70.77	\$44,168	\$59,580

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	10.00	\$2,298	\$0	1712.16	\$471,157	\$47,431	1722.16	\$473,455	\$47,431
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8152.41	\$4,809,211	\$3,467,328	8152.41	\$4,809,211	\$3,467,328
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2222.67	\$1,241,980	\$268,614	2222.67	\$1,241,980	\$268,614
HORACE MANN INSURANCE COMPANY	1.00	\$406	\$0	8.00	\$3,261	\$198	914.50	\$358,590	\$442,298	923.50	\$362,257	\$442,496
JEFFERSON INSURANCE COMPANY	NA	NA	NA	0.00	(\$831)	\$0	5.25	\$3,580	\$19,500	5.25	\$2,749	\$19,500
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$400	1321.76	\$730,955	\$304,036	1321.76	\$730,955	\$304,436
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	\$31	\$4,783	0.00	\$31	\$4,783
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3135.50	\$1,741,103	\$593,211	3135.50	\$1,741,103	\$593,211
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	37.00	\$15,858	\$0	37.00	\$15,858	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	44.00	\$19,531	\$2,500	44.00	\$19,531	\$2,500
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	6.00	\$2,661	\$638	1332.00	\$769,814	\$701,725	1338.00	\$772,475	\$702,363
METROPOLITAN PROPERTY AND CASUALTY	2.00	\$1,150	\$0	1.00	\$437	\$406	206.43	\$127,854	\$23,990	209.43	\$129,441	\$24,396

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	(\$139)	\$0	0.00	(\$515)	\$60,857	0.00	(\$654)	\$60,857
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	493.83	\$293,108	\$173,954	NA	NA	NA	493.83	\$293,108	\$173,954
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	628.00	\$368,968	\$236,203	628.00	\$368,968	\$236,203
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	17.00	\$6,551	\$300	1280.00	\$742,893	\$360,523	1297.00	\$749,444	\$360,823
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$867	\$0	1.00	\$867	\$0
MUTUALAID EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$283	\$0	1.00	\$283	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	574.13	\$327,203	\$131,451	574.13	\$327,203	\$131,451
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$625	\$0	1.00	\$625	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$140)	\$6,721	0.00	(\$140)	\$6,721
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$505	\$0	150.09	\$48,015	\$33,079	3456.72	\$2,044,713	\$1,089,158	3607.81	\$2,093,233	\$1,122,237
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	4.17	\$1,448	\$0	79.67	\$38,717	\$14,948	83.83	\$40,165	\$14,948
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	35.13	\$85,654	\$36,897	35.13	\$85,654	\$36,897



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33     Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.18	\$2,623	\$352	1.18	\$2,623	\$352
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	5.17	\$3,179	\$0	5.17	\$3,179	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	16.71	\$6,832	\$142	1527.62	\$816,167	\$277,699	1544.33	\$822,999	\$277,841
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	658.50	\$307,566	\$80,016	658.50	\$307,566	\$80,016
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1285.41	\$710,199	\$246,614	1285.41	\$710,199	\$246,614
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2418.80	\$1,532,891	\$489,618	2418.80	\$1,532,891	\$489,618
SECURA INSURANCE, A MUTUAL	NA	NA	NA	4.00	\$2,879	\$0	942.25	\$496,211	\$140,375	946.25	\$499,090	\$140,375
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	23.00	\$14,198	\$0	23.00	\$14,198	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	9.67	\$4,188	\$0	9.00	\$4,587	\$3,335	18.67	\$8,775	\$3,335
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	118.00	\$95,409	\$19,408	118.00	\$95,409	\$19,408
STATE FARM FIRE AND CASUALTY	5.00	\$1,951	\$0	NA	NA	NA	45503.33	\$23,633,520	\$12,977,147	45508.33	\$23,635,471	\$12,977,147
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$438)	\$0	0.00	(\$438)	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 33    Remainder of Macomb County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	71.56	\$41,192	\$750	71.56	\$41,192	\$750
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	877.49	\$451,408	\$118,721	877.49	\$451,408	\$118,721
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	424.74	\$211,244	\$71,265	424.74	\$211,244	\$71,265
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	(\$56)	\$0	NA	NA	NA	2.00	(\$56)	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,774	\$0	1.00	\$2,774	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	19.08	\$8,106	\$31,685	673.83	\$359,173	\$636,041	692.92	\$367,279	\$667,726
WESTFIELD INSURANCE COMPANY	NA	NA	NA	1.00	\$320	\$0	227.75	\$134,508	\$85,654	228.75	\$134,828	\$85,654
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$457	\$0	1.00	\$457	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	12.50	\$5,200	\$4,515	12.50	\$5,200	\$4,515
Mean:	95.00	\$66,763	\$30,080	27.22	\$14,123	\$7,763	1514.85	\$856,539	\$441,371	1468.25	\$831,019	\$427,969
StDev:	217.92	\$167,553	\$88,259	89.26	\$51,780	\$31,342	5560.80	\$3,003,214	\$1,601,561	5453.47	\$2,945,054	\$1,568,422
Min:	1.00	\$406	\$0	0.00	(\$831)	\$0	0.00	(\$515)	\$0	0.00	(\$654)	\$0
Max:	658.75	\$508,531	\$265,414	493.83	\$293,108	\$173,954	45503.33	\$23,633,520	\$12,977,147	45508.33	\$23,635,471	\$12,977,147

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	35.05	\$29,390	\$3,411	35.05	\$29,390	\$3,411
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	12.58	\$4,553	\$0	140.25	\$84,729	\$18,092	152.83	\$89,282	\$18,092
ALLSTATE INDEMNITY COMPANY	86.16	\$76,992	\$607	NA	NA	NA	NA	NA	NA	86.16	\$76,992	\$607
ALLSTATE INSURANCE COMPANY	3.00	\$1,503	\$174	NA	NA	NA	1530.41	\$976,626	\$254,936	1533.41	\$978,129	\$255,110
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.16	\$869	\$0	2.16	\$869	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	0.30	\$841	\$0	0.30	\$841	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	14.42	\$8,117	\$2,103	14.42	\$8,117	\$2,103
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5.06	\$15,888	\$0	5.06	\$15,888	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,538	\$0	4.00	\$1,538	\$0
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$6,048	\$0	14.00	\$6,048	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	239.49	\$165,747	\$18,465	239.49	\$165,747	\$18,465
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	4.00	\$3,312	\$15,663	4.00	\$3,312	\$15,663

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	18.10	\$36,498	\$0	18.10	\$36,498	\$0
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$717	\$0	9.14	\$8,714	\$0	10.14	\$9,431	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	64.50	\$41,596	\$6,170	64.50	\$41,596	\$6,170
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$3,940	\$0	3.00	\$3,940	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	312.14	\$198,358	\$112,318	312.14	\$198,358	\$112,318
CITIZENS INSURANCE COMPANY OF	0.00	\$0	\$750	NA	NA	NA	2783.58	\$1,930,755	\$996,539	2783.58	\$1,930,755	\$997,289
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	3.41	\$2,166	\$0	3.41	\$2,166	\$0
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.05	\$28	\$0	0.05	\$28	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.08	\$12,265	\$500	18.08	\$12,265	\$500
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	17.00	\$9,963	\$0	17.00	\$9,963	\$0
FARM BUREAU GENERAL INSURANCE	2.96	\$2,181	\$0	2.00	\$747	\$0	138.82	\$73,911	\$11,618	143.78	\$76,839	\$11,618
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	10.31	\$29,540	\$0	10.31	\$29,540	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	7.05	\$3,909	\$0	7.05	\$3,909	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	539.99	\$435,175	\$40,699	539.99	\$435,175	\$40,699
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$359)	\$4,453	0.00	(\$359)	\$4,453
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	153.00	\$115,108	\$98,295	153.00	\$115,108	\$98,295
FREMONT MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	16.14	\$6,264	\$2,890	16.14	\$6,264	\$2,890
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	568.47	\$544,489	\$308,624	568.47	\$544,489	\$308,624
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	146.47	\$377,493	\$43,005	146.47	\$377,493	\$43,005
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	9.25	\$6,682	\$1,093	9.25	\$6,682	\$1,093
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	11.15	\$10,204	\$7,970	11.15	\$10,204	\$7,970
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	1.00	\$802	\$0	1.00	\$802	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	38.67	\$15,819	\$0	38.67	\$15,819	\$0
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	5.33	\$4,995	\$5,351	5.33	\$4,995	\$5,351

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	13.00	\$448	\$755	13.00	\$448	\$755
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	655.75	\$507,590	\$210,874	655.75	\$507,590	\$210,874
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	73.27	\$43,058	\$11,218	73.27	\$43,058	\$11,218
HORACE MANN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	79.25	\$33,887	\$2,837	79.25	\$33,887	\$2,837
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$9,105	0.00	\$0	\$9,105
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	904.41	\$551,396	\$128,251	904.41	\$551,396	\$128,251
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,251	\$0	2.00	\$1,251	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	2.00	\$868	\$26,084	343.00	\$201,418	\$160,303	345.00	\$202,286	\$186,387
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$311	\$0	17.00	\$11,072	\$0	18.00	\$11,383	\$0
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	\$0	\$888	0.00	\$0	\$888
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	23.34	\$17,532	\$0	NA	NA	NA	23.34	\$17,532	\$0
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	559.00	\$460,702	\$498,747	559.00	\$460,702	\$498,747

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	173.00	\$113,986	\$12,425	173.00	\$113,986	\$12,425
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.16	\$100	\$0	0.16	\$100	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	157.09	\$145,837	\$33,915	157.09	\$145,837	\$33,915
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	\$0	\$150	0.00	(\$242)	\$3,243	0.00	(\$242)	\$3,393
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	18.25	\$5,299	\$7,626	531.92	\$328,453	\$54,062	550.17	\$333,752	\$61,688
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$698	\$0	1.00	\$698	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	23.65	\$56,839	\$3,662	23.65	\$56,839	\$3,662
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$1,737	\$0	1.00	\$1,737	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	1.54	\$313	\$0	167.85	\$90,829	\$35,477	169.39	\$91,143	\$35,477
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	676.21	\$547,799	\$137,221	676.21	\$547,799	\$137,221
SECURA INSURANCE, A MUTUAL	NA	NA	NA	11.41	\$3,306	\$0	140.58	\$80,855	\$23,576	151.99	\$84,161	\$23,576
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	38.66	\$21,343	\$0	38.66	\$21,343	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	NA	NA	NA	4.42	\$1,859	\$2,896	4.42	\$1,859	\$2,896
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	30.00	\$31,981	\$10,306	30.00	\$31,981	\$10,306
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6995.08	\$4,096,314	\$1,260,563	6995.08	\$4,096,314	\$1,260,563
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$39)	\$0	0.00	(\$39)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	8.02	\$5,184	\$0	8.02	\$5,184	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	296.92	\$198,955	\$454,478	296.92	\$198,955	\$454,478
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	275.18	\$162,163	\$5,362	275.18	\$162,163	\$5,362
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.00	(\$30)	\$0	NA	NA	NA	0.00	(\$30)	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$2,929	\$500	7.00	\$2,929	\$500
WESTFIELD INSURANCE COMPANY	0.00	\$15	\$0	2.00	\$687	\$1,810	507.17	\$292,793	\$83,516	509.17	\$293,495	\$85,326
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$774	\$0	201.50	\$135,323	\$23,031	202.50	\$136,097	\$23,031



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 34 Ann Arbor City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	18.42	\$16,138	\$306	5.86	\$2,698	\$2,744	290.40	\$195,411	\$75,285	280.49	\$188,785	\$72,628
StDev:	37.89	\$34,032	\$351	7.84	\$4,792	\$7,326	923.55	\$560,399	\$210,139	905.11	\$549,322	\$206,375
Min:	0.00	\$0	\$0	0.00	(\$30)	\$0	0.00	(\$359)	\$0	0.00	(\$359)	\$0
Max:	86.16	\$76,992	\$750	23.34	\$17,532	\$26,084	6995.08	\$4,096,314	\$1,260,563	6995.08	\$4,096,314	\$1,260,563

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35    Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	89.87	\$52,694	\$43,249	89.87	\$52,694	\$43,249
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	5.50	\$2,394	\$0	489.87	\$292,596	\$133,825	495.37	\$294,990	\$133,825
ALLSTATE INDEMNITY COMPANY	208.00	\$174,109	\$0	NA	NA	NA	NA	NA	NA	208.00	\$174,109	\$0
ALLSTATE INSURANCE COMPANY	13.33	\$6,955	\$575	NA	NA	NA	3540.33	\$2,511,944	\$1,254,760	3553.66	\$2,518,899	\$1,255,335
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.08	\$2,772	\$0	7.08	\$2,772	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	12.00	\$19,466	\$0	12.00	\$19,466	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	1.00	\$582	\$0	70.58	\$48,009	\$14,159	71.58	\$48,591	\$14,159
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.79	\$8,642	\$0	4.79	\$8,642	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,030)	\$2,480	0.00	(\$1,030)	\$2,480
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,915	\$0	3.00	\$1,915	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	263.58	\$213,473	\$110,288	263.58	\$213,473	\$110,288
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	10.41	\$9,742	\$0	10.41	\$9,742	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35    Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	7.97	\$9,314	\$0	7.97	\$9,314	\$0
AUTO CLUB GROUP INSURANCE	5.00	\$1,894	\$2,136	NA	NA	NA	NA	NA	NA	5.00	\$1,894	\$2,136
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	17.19	\$11,366	\$780	17.19	\$11,366	\$780
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$431	\$0	502.08	\$287,211	\$254,877	503.08	\$287,642	\$254,877
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.42	\$1,438	\$3,653	2.42	\$1,438	\$3,653
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,171	\$0	2.00	\$1,171	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$735	\$0	1.00	\$735	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1147.05	\$645,152	\$369,239	1147.05	\$645,152	\$369,239
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	2.42	\$1,552	\$700	3338.92	\$2,143,264	\$1,615,047	3341.33	\$2,144,816	\$1,615,747
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	45.83	\$24,197	\$5,822	45.83	\$24,197	\$5,822
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$530	\$0	132.34	\$69,975	\$31,166	133.34	\$70,505	\$31,166
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.00	(\$172)	\$0	96.17	\$49,314	\$16,362	96.17	\$49,142	\$16,362

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35    Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	18.56	\$9,008	\$1,665	32.38	\$16,379	\$7,417	1547.03	\$829,845	\$481,491	1597.97	\$855,232	\$490,573
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$29,641	\$35,000	8.00	\$29,641	\$35,000
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	70.05	\$31,789	\$2,170	70.05	\$31,789	\$2,170
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1330.99	\$1,067,946	\$334,429	1330.99	\$1,067,946	\$334,429
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	1.00	\$454	\$0	636.00	\$505,422	\$791,336	637.00	\$505,876	\$791,336
FREMONT MUTUAL INSURANCE	NA	NA	NA	2.75	\$977	\$0	91.10	\$44,958	\$33,632	93.85	\$45,935	\$33,632
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	206.74	\$178,435	\$101,857	206.74	\$178,435	\$101,857
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	43.41	\$25,800	\$0	43.41	\$25,800	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	1.00	\$428	\$0	1.00	\$428	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$3,771	\$759	5.00	\$3,771	\$759
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	28.59	\$86,810	\$55,857	28.59	\$86,810	\$55,857
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$627	\$0	83.60	\$44,429	\$48,422	84.60	\$45,056	\$48,422

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35     Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	34.98	\$23,450	\$4,962	34.98	\$23,450	\$4,962
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	32.75	\$19,231	\$911	32.75	\$19,231	\$911
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,395	\$0	2.00	\$1,395	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,741	0.00	\$0	\$1,741
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	2.00	\$630	\$0	144.16	\$64,633	\$24,683	146.16	\$65,263	\$24,683
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	21.09	\$12,947	\$63,908	21.09	\$12,947	\$63,908
HASTINGS MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,138	\$0	3701.33	\$862,169	\$200,084	3704.33	\$863,307	\$200,084
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3926.50	\$2,351,113	\$1,283,119	3926.50	\$2,351,113	\$1,283,119
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	225.32	\$121,117	\$83,834	225.32	\$121,117	\$83,834
HORACE MANN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,365	\$0	77.42	\$32,852	\$12,580	80.42	\$34,217	\$12,580
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.16	\$1,557	\$1	1.75	\$743	\$0	3.91	\$2,300	\$1
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.00	\$1,016	\$0	402.93	\$228,502	\$110,640	404.93	\$229,518	\$110,640

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35    Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	1.00	(\$7)	\$1,487	1.00	(\$7)	\$1,487
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1490.83	\$801,284	\$233,635	1490.83	\$801,284	\$233,635
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$3,162	\$0	6.00	\$3,162	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$357	\$17,595	377.00	\$242,640	\$133,269	378.00	\$242,997	\$150,864
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$1,183	\$0	17.92	\$8,724	\$2,663	19.92	\$9,907	\$2,663
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	\$0	\$16,082	0.00	\$0	\$16,082
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	292.92	\$179,743	\$144,590	NA	NA	NA	292.92	\$179,743	\$144,590
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	256.00	\$203,139	\$37,726	256.00	\$203,139	\$37,726
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	361.00	\$219,149	\$138,472	361.00	\$219,149	\$138,472
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$618	\$0	1.00	\$618	\$0
NATIONAL BEN- FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	74.00	\$61,899	\$117,525	74.00	\$61,899	\$117,525
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$560)	\$31,093	0.00	(\$560)	\$31,093

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35     Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	38.42	\$11,011	\$3,610	655.27	\$373,637	\$647,340	693.69	\$384,648	\$650,950
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.33	\$3,035	\$0	6.33	\$3,035	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$3,468	\$0	2.00	\$3,468	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	22.82	\$21,890	\$6,703	22.82	\$21,890	\$6,703
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$449	\$0	1.00	\$449	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	6.00	\$2,671	\$0	287.73	\$161,840	\$246,248	293.73	\$164,511	\$246,248
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	199.33	\$99,568	\$9,213	199.33	\$99,568	\$9,213
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	359.33	\$201,339	\$60,337	359.33	\$201,339	\$60,337
SECURA INSURANCE, A MUTUAL	NA	NA	NA	8.50	\$2,423	\$0	231.25	\$147,472	\$88,972	239.75	\$149,895	\$88,972
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	35.00	\$23,611	\$223	35.00	\$23,611	\$223
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	NA	NA	NA	21.00	\$16,534	\$3,013	21.00	\$16,534	\$3,013
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$47	\$1,981	0.00	\$47	\$1,981

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 35     Remainder of Washtenaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	170.00	\$119,780	\$125,561	170.00	\$119,780	\$125,561
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9764.75	\$5,350,943	\$4,318,483	9764.75	\$5,350,943	\$4,318,483
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$483)	\$9,806	0.00	(\$483)	\$9,806
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	29.01	\$15,820	\$3,658	29.01	\$15,820	\$3,658
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	567.01	\$405,549	\$98,048	567.01	\$405,549	\$98,048
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	401.27	\$261,153	\$74,640	401.27	\$261,153	\$74,640
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,187	\$0	59.17	\$33,199	\$3,609	62.17	\$34,386	\$3,609
WESTFIELD INSURANCE COMPANY	0.00	\$53	\$0	1.00	\$381	\$0	952.33	\$593,363	\$461,463	953.33	\$593,797	\$461,463
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	4.00	\$0	\$0	166.00	\$93,712	\$48,506	170.00	\$93,712	\$48,506
Mean:	48.98	\$38,404	\$875	17.38	\$9,517	\$7,246	498.99	\$287,651	\$185,216	488.69	\$282,188	\$180,558
StDev:	89.19	\$75,949	\$979	59.45	\$36,449	\$29,506	1349.74	\$754,582	\$557,539	1326.91	\$741,704	\$547,879
Min:	0.00	\$53	\$0	0.00	(\$172)	\$0	0.00	(\$1,030)	\$0	0.00	(\$1,030)	\$0
Max:	208.00	\$174,109	\$2,136	292.92	\$179,743	\$144,590	9764.75	\$5,350,943	\$4,318,483	9764.75	\$5,350,943	\$4,318,483



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	63.22	\$33,540	\$3,000	63.22	\$33,540	\$3,000
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	64.34	\$30,534	\$8,192	909.08	\$534,236	\$232,405	973.42	\$564,770	\$240,597
ALLSTATE INDEMNITY COMPANY	48.50	\$44,423	\$0	NA	NA	NA	NA	NA	NA	48.50	\$44,423	\$0
ALLSTATE INSURANCE COMPANY	11.33	\$10,161	\$0	NA	NA	NA	2194.33	\$1,822,494	\$1,335,229	2205.66	\$1,832,655	\$1,335,229
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.33	\$1,653	\$7,939	4.33	\$1,653	\$7,939
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	5.20	\$3,512	\$0	170.70	\$137,144	\$0	175.90	\$140,656	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.75	\$4,869	\$995	5.75	\$4,869	\$995
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.98	\$6,377	\$0	6.98	\$6,377	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	88.75	\$34,764	\$3,552	88.75	\$34,764	\$3,552
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	14.00	\$11,815	\$0	14.00	\$11,815	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$923	\$0	2.00	\$923	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	2.95	\$1,886	\$0	2.95	\$1,886	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	57.66	\$36,400	\$2,905	NA	NA	NA	NA	NA	NA	57.66	\$36,400	\$2,905
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.18	\$843	\$0	81.59	\$51,821	\$14,053	82.77	\$52,664	\$14,053
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$635	\$0	392.66	\$234,651	\$137,089	394.66	\$235,286	\$137,089
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	16.75	\$7,332	\$2,533	461.58	\$232,134	\$201,347	478.33	\$239,466	\$203,880
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,555	\$5,636	57.83	\$20,497	\$12,050	61.83	\$22,052	\$17,686
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$205	\$0	3.00	\$1,400	\$0	4.00	\$1,605	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	315.87	\$60,655	\$50,847	315.87	\$60,655	\$50,847
CITIZENS INSURANCE COMPANY OF	10.25	\$10,551	\$9,291	21.58	\$15,169	\$3,948	3293.58	\$2,295,646	\$1,117,711	3325.42	\$2,321,366	\$1,130,950
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	194.33	\$100,323	\$84,414	194.33	\$100,323	\$84,414
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$25)	\$0	0.00	(\$25)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	132.75	\$61,954	\$121,916	352.07	\$200,553	\$104,275	484.82	\$262,507	\$226,191
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	31.58	\$15,201	\$0	139.91	\$75,664	\$64,287	171.49	\$90,865	\$64,287

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	64.39	\$36,035	\$18,483	154.89	\$93,234	\$85,895	790.16	\$491,913	\$245,588	1009.44	\$621,182	\$349,966
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,755	\$1,775	1.00	\$1,755	\$1,775
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	58.54	\$28,785	\$12,113	58.54	\$28,785	\$12,113
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1020.75	\$795,824	\$395,801	1020.75	\$795,824	\$395,801
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$33,617	0.00	\$0	\$33,617
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	30.00	\$22,197	\$3,639	838.00	\$631,521	\$294,967	868.00	\$653,718	\$298,606
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.00	\$731	\$0	71.09	\$33,001	\$7,430	72.09	\$33,732	\$7,430
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	317.22	\$250,072	\$260,687	317.22	\$250,072	\$260,687
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	6.98	\$48,865	\$3,285	6.98	\$48,865	\$3,285
HAMILTON MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,419	\$0	12.58	\$8,111	\$427	14.58	\$9,530	\$427
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	26.85	\$17,488	\$0	66.74	\$48,833	\$6,869	93.59	\$66,321	\$6,869
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	16.84	\$9,622	\$0	16.84	\$9,622	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$329	\$0	0.00	\$329	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.58	\$3,417	\$0	5.58	\$3,417	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	4.00	\$2,135	\$0	512.10	\$268,510	\$85,230	516.10	\$270,645	\$85,230
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	55.48	\$34,178	\$89,811	55.48	\$34,178	\$89,811
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1122.33	\$244,071	\$23,130	1122.33	\$244,071	\$23,130
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1707.00	\$995,445	\$930,817	1707.00	\$995,445	\$930,817
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	845.76	\$536,814	\$507,011	845.76	\$536,814	\$507,011
HORACE MANN INSURANCE COMPANY	NA	NA	NA	8.00	\$3,017	\$1,297	895.75	\$365,610	\$654,894	903.75	\$368,627	\$656,191
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	(\$238)	\$0	62.41	\$37,309	\$12,543	62.41	\$37,071	\$12,543
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$323)	\$0	0.00	(\$323)	\$0
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$152)	\$0	0.00	(\$152)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	299.16	\$168,925	\$58,129	299.16	\$168,925	\$58,129

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$724	\$179,500	1.00	\$724	\$179,500
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	18.00	\$11,596	\$22,057	18.00	\$11,596	\$22,057
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$436	\$0	20.17	\$14,389	\$3,172	21.17	\$14,825	\$3,172
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1.58	\$936	\$12,651	0.00	(\$642)	\$0	1.58	\$294	\$12,651
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1499.33	\$1,079,456	\$828,213	NA	NA	NA	1499.33	\$1,079,456	\$828,213
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	31.00	\$17,658	\$3,808	31.00	\$17,658	\$3,808
NATIONAL BEN- FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	240.70	\$174,713	\$30,823	240.70	\$174,713	\$30,823
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$138)	\$1,040	0.00	(\$1,218)	\$18,995	0.00	(\$1,356)	\$20,035
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	19.34	\$5,476	\$1,038	365.22	\$206,336	\$211,340	384.56	\$211,812	\$212,378
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.00	\$1,512	\$0	NA	NA	NA	2.00	\$1,512	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,073	\$0	1.00	\$2,073	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.59	\$1,411	\$1,142	0.59	\$1,411	\$1,142

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	75.46	\$28,381	\$12,765	1023.83	\$474,285	\$506,776	1099.29	\$502,666	\$519,542
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	176.91	\$124,161	\$23,780	176.91	\$124,161	\$23,780
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	288.37	\$201,774	\$264,265	288.37	\$201,774	\$264,265
SECURA INSURANCE, A MUTUAL	NA	NA	NA	21.41	\$11,661	\$1,885	975.58	\$447,605	\$389,366	996.99	\$459,266	\$391,251
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	52.74	\$21,420	\$0	52.74	\$21,420	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	5.00	\$2,406	\$0	9.00	\$5,001	\$34,463	14.00	\$7,407	\$34,463
STATE AUTOMOBILE MUTUAL	NA	NA	NA	3.00	\$1,289	\$0	35.00	\$41,117	\$863,857	38.00	\$42,406	\$863,857
STATE FARM FIRE AND CASUALTY	1.00	\$361	\$0	NA	NA	NA	6025.91	\$3,528,699	\$2,250,790	6026.91	\$3,529,060	\$2,250,790
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$596)	\$0	0.00	(\$596)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	30.72	\$18,396	\$2,955	30.72	\$18,396	\$2,955
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	53.90	\$23,204	\$7,903	53.90	\$23,204	\$7,903
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	47.00	\$21,082	\$16,925	47.00	\$21,082	\$16,925

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 36 Flint City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.00	\$6,647	\$0	8.00	\$6,647	\$0
WESTFIELD INSURANCE COMPANY	NA	NA	NA	12.33	\$5,005	\$0	330.83	\$193,408	\$122,628	343.16	\$198,413	\$122,628
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,375	\$0	7.00	\$3,375	\$0
Mean:	32.19	\$22,989	\$5,113	74.05	\$48,736	\$37,609	383.13	\$231,015	\$168,280	393.91	\$239,378	\$174,256
StDev:	27.72	\$18,115	\$7,477	276.78	\$199,299	\$154,414	878.62	\$550,944	\$368,230	872.29	\$549,649	\$368,838
Min:	1.00	\$361	\$0	0.00	(\$238)	\$0	0.00	(\$1,218)	\$0	0.00	(\$1,356)	\$0
Max:	64.39	\$44,423	\$18,483	1499.33	\$1,079,456	\$828,213	6025.91	\$3,528,699	\$2,250,790	6026.91	\$3,529,060	\$2,250,790

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	80.00	\$46,551	\$31,262	80.00	\$46,551	\$31,262
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	31.59	\$12,862	\$1,102	1730.44	\$905,153	\$301,063	1762.03	\$918,015	\$302,165
ALLSTATE INDEMNITY COMPANY	204.00	\$174,588	\$156,285	NA	NA	NA	NA	NA	NA	204.00	\$174,588	\$156,285
ALLSTATE INSURANCE COMPANY	6.66	\$4,938	\$133	NA	NA	NA	4598.91	\$3,386,790	\$2,423,885	4605.57	\$3,391,728	\$2,424,018
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	60.08	\$23,416	\$20,744	60.08	\$23,416	\$20,744
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	13.10	\$8,093	\$0	395.10	\$353,920	\$0	408.20	\$362,013	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.42	\$13,016	\$25,140	18.42	\$13,016	\$25,140
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	6.65	\$12,563	\$3,030	6.65	\$12,563	\$3,030
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	26.33	\$10,437	\$643	26.33	\$10,437	\$643
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	51.93	\$41,325	\$16,220	51.93	\$41,325	\$16,220
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	8.00	\$4,439	\$1,090	8.00	\$4,439	\$1,090
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	12.00	\$11,846	\$125	12.00	\$11,846	\$125



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	14.41	\$6,396	\$0	NA	NA	NA	2044.83	\$1,682,417	\$478,551	2059.24	\$1,688,813	\$478,551
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	22.19	\$19,302	\$1,087	22.19	\$19,302	\$1,087
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$536	\$798	746.91	\$404,061	\$104,569	747.91	\$404,597	\$105,367
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$308	\$0	74.08	\$36,622	\$15,101	75.08	\$36,930	\$15,101
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.00	\$734	\$0	45.58	\$20,453	\$4,276	47.58	\$21,187	\$4,276
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$3,928	\$0	3.00	\$3,928	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	551.44	\$474,022	\$75,615	551.44	\$474,022	\$75,615
CITIZENS INSURANCE COMPANY OF	1.00	\$606	\$0	6.08	\$4,384	\$3,141	9482.92	\$5,941,903	\$2,718,813	9490.00	\$5,946,893	\$2,721,954
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	87.08	\$44,090	\$112,715	87.08	\$44,090	\$112,715
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$155)	\$0	0.00	(\$155)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	21.41	\$11,736	\$8,517	233.84	\$130,736	\$46,290	255.25	\$142,472	\$54,807
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	8.00	\$3,350	\$1,230	80.42	\$44,349	\$22,026	88.42	\$47,699	\$23,256

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	64.41	\$27,968	\$8,568	236.75	\$110,582	\$159,589	7088.88	\$3,759,017	\$1,976,271	7390.04	\$3,897,567	\$2,144,428
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.12	\$6,816	\$1,751	2.12	\$6,816	\$1,751
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.40	\$160	\$0	0.40	\$160	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	56.74	\$25,086	\$0	56.74	\$25,086	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3454.66	\$2,843,348	\$1,134,989	3454.66	\$2,843,348	\$1,134,989
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,846	0.00	\$0	\$1,846
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	17.00	\$9,328	\$9,040	6369.00	\$4,190,493	\$1,969,187	6386.00	\$4,199,821	\$1,978,227
FREMONT MUTUAL INSURANCE	NA	NA	NA	4.75	\$1,697	\$0	248.80	\$141,610	\$14,523	253.55	\$143,307	\$14,523
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	626.59	\$452,891	\$120,538	626.59	\$452,891	\$120,538
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	41.00	\$18,768	\$0	41.00	\$18,768	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	6.32	\$5,142	\$0	6.32	\$5,142	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	12.21	\$77,492	\$20,000	12.21	\$77,492	\$20,000

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	19.00	\$10,512	\$0	19.00	\$10,512	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.99	\$1,332	\$0	205.85	\$120,426	\$31,684	207.84	\$121,758	\$31,684
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	39.58	\$20,113	\$1,176	39.58	\$20,113	\$1,176
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,612	\$0	3.00	\$1,612	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.50	\$480	\$1,923	0.50	\$480	\$1,923
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	486.76	\$224,533	\$173,490	486.76	\$224,533	\$173,490
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	80.17	\$40,645	\$97,292	80.17	\$40,645	\$97,292
HASTINGS MUTUAL INSURANCE	NA	NA	NA	2.00	\$0	\$0	1740.66	\$459,224	\$427,066	1742.66	\$459,224	\$427,066
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$742	\$0	11006.08	\$6,145,613	\$3,693,532	11008.08	\$6,146,355	\$3,693,532
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1461.23	\$895,320	\$291,898	1461.23	\$895,320	\$291,898
HORACE MANN INSURANCE COMPANY	8.42	\$2,881	\$0	23.83	\$9,014	\$2,023	984.17	\$396,984	\$430,720	1016.42	\$408,879	\$432,743
JEFFERSON INSURANCE COMPANY	NA	NA	NA	0.91	\$717	\$0	1.00	\$971	\$0	1.91	\$1,688	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.50	\$402	\$0	171.45	\$111,057	\$9,837	171.95	\$111,459	\$9,837
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	1.00	(\$805)	\$5,325	1.00	(\$805)	\$5,325
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$891	\$0	1.00	\$891	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1378.33	\$729,462	\$577,741	1378.33	\$729,462	\$577,741
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$1,590	\$0	5.00	\$1,590	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	12.00	\$5,705	\$0	12.00	\$5,705	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$437	\$0	79.00	\$56,124	\$35,389	80.00	\$56,561	\$35,389
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	24.42	\$16,363	\$0	24.42	\$16,363	\$0
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.33	\$265	\$11,635	3.00	\$1,603	\$46,160	3.33	\$1,868	\$57,795
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1863.92	\$916,076	\$1,889,176	NA	NA	NA	1863.92	\$916,076	\$1,889,176
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	118.00	\$70,139	\$19,341	118.00	\$70,139	\$19,341
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	14.00	\$8,838	\$0	1403.00	\$789,438	\$207,525	1417.00	\$798,276	\$207,525

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$549	\$0	1.00	\$549	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	743.78	\$497,602	\$221,483	743.78	\$497,602	\$221,483
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$17,043	0.00	\$0	\$17,043
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$4,059)	\$264,235	0.00	(\$4,059)	\$264,235
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	39.49	\$13,148	\$6,983	667.98	\$420,678	\$228,872	707.47	\$433,826	\$235,855
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$15,281	\$15,271	3.00	\$15,281	\$15,271
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.59	\$8,337	\$1,044	8.59	\$8,337	\$1,044
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	94.64	\$36,859	\$131,155	5288.14	\$2,749,726	\$1,680,553	5382.78	\$2,786,585	\$1,811,708
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	212.50	\$123,355	\$12,342	212.50	\$123,355	\$12,342
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	460.08	\$305,058	\$287,469	460.08	\$305,058	\$287,469
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$505)	\$0	0.00	(\$505)	\$0
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$505	\$0	1.00	\$505	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	615.07	\$422,358	\$585,703	615.07	\$422,358	\$585,703
SECURA INSURANCE, A MUTUAL	NA	NA	NA	7.83	\$4,643	\$0	951.58	\$458,510	\$443,460	959.41	\$463,153	\$443,460
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	100.16	\$43,889	\$8,261	100.16	\$43,889	\$8,261
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	20.08	\$7,185	\$89,098	24.00	\$10,317	\$235	44.08	\$17,502	\$89,333
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$265)	\$0	0.00	(\$265)	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$811	\$0	212.00	\$192,528	\$162,751	214.00	\$193,339	\$162,751
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	7644.50	\$4,930,453	\$2,562,774	7644.50	\$4,930,453	\$2,562,774
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	33.46	\$24,541	\$140	33.46	\$24,541	\$140
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	336.59	\$189,160	\$67,623	336.59	\$189,160	\$67,623
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	185.99	\$104,059	\$40,828	185.99	\$104,059	\$40,828
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	1.00	\$122	\$0	NA	NA	NA	1.00	\$122	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.50	\$168	\$0	12.17	\$6,309	\$8,377	13.67	\$6,477	\$8,377

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 37    Remainder of Genesee County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WESTFIELD INSURANCE COMPANY	0.00	\$20	\$0	3.00	\$1,420	\$0	718.50	\$444,948	\$128,032	721.50	\$446,388	\$128,032
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$482	\$0	1.00	\$482	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$3,431	\$0	11.00	\$3,431	\$0
Mean:	42.70	\$31,057	\$23,569	83.54	\$40,200	\$79,775	901.47	\$549,729	\$290,809	901.66	\$546,672	\$309,269
StDev:	74.53	\$64,012	\$58,609	345.46	\$169,750	\$350,275	2126.84	\$1,293,395	\$697,296	2109.52	\$1,278,829	\$714,897
Min:	0.00	\$20	\$0	0.33	\$0	\$0	0.00	(\$4,059)	\$0	0.00	(\$4,059)	\$0
Max:	204.00	\$174,588	\$156,285	1863.92	\$916,076	\$1,889,176	11006.08	\$6,145,613	\$3,693,532	11008.08	\$6,146,355	\$3,693,532

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,285	\$0	1.00	\$2,285	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	69.84	\$37,705	\$8,415	69.84	\$37,705	\$8,415
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	41.42	\$14,020	\$5,533	1045.44	\$458,575	\$203,607	1086.86	\$472,595	\$209,140
ALLSTATE INDEMNITY COMPANY	106.50	\$79,953	\$4,434	NA	NA	NA	NA	NA	NA	106.50	\$79,953	\$4,434
ALLSTATE INSURANCE COMPANY	14.66	\$6,794	\$15,553	NA	NA	NA	2487.50	\$1,523,834	\$492,044	2502.16	\$1,530,628	\$507,597
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	5.58	\$2,210	\$0	5.58	\$2,210	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	0.50	\$289	\$0	0.50	\$289	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	7.25	\$4,259	\$0	7.25	\$4,259	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	7.70	\$5,921	\$0	7.70	\$5,921	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.41	\$2,499	\$0	6.41	\$2,499	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	54.42	\$32,306	\$478	54.42	\$32,306	\$478
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$446	\$0	1.00	\$446	\$0



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	28.59	\$37,355	\$1,731	28.59	\$37,355	\$1,731
AUTO CLUB GROUP INSURANCE	93.91	\$35,569	\$29,541	NA	NA	NA	765.33	\$448,215	\$289,709	859.24	\$483,784	\$319,250
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	2.00	\$1,441	\$0	13.96	\$9,059	\$7,200	15.96	\$10,500	\$7,200
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$312	\$0	218.00	\$97,130	\$26,938	219.00	\$97,442	\$26,938
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	4.00	\$1,635	\$705	4.50	\$1,261	\$1,734	8.50	\$2,896	\$2,439
BOSTON OLD COLONY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$795	\$0	1.00	\$795	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	2.50	\$540	\$0	6.00	\$2,463	\$1,105	8.50	\$3,003	\$1,105
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$973	\$0	NA	NA	NA	3.00	\$973	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1288.90	\$909,468	\$716,641	1288.90	\$909,468	\$716,641
CITIZENS INSURANCE COMPANY OF	34.58	\$22,000	\$2,465	36.58	\$15,185	\$3,480	10515.08	\$5,193,877	\$2,286,745	10586.25	\$5,231,062	\$2,292,690
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	67.66	\$38,201	\$5,637	67.66	\$38,201	\$5,637
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$9)	\$0	0.00	(\$9)	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	NA	NA	NA	10.75	\$4,238	\$2,216	116.66	\$52,499	\$18,344	127.41	\$56,737	\$20,560
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.25	\$694	\$1,065	67.18	\$26,295	\$702	67.43	\$26,989	\$1,767
FARM BUREAU GENERAL INSURANCE	98.66	\$47,182	\$7,724	80.95	\$38,776	\$11,137	661.47	\$300,003	\$117,149	841.08	\$385,961	\$136,010
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$17,933	\$0	7.00	\$17,933	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	33.31	\$16,233	\$0	33.31	\$16,233	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1281.91	\$954,006	\$379,018	1281.91	\$954,006	\$379,018
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$959	\$305,528	0.00	\$959	\$305,528
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	1.00	\$315	\$0	511.00	\$297,875	\$123,354	512.00	\$298,190	\$123,354
FREMONT MUTUAL INSURANCE	NA	NA	NA	33.03	\$12,099	\$10,063	526.80	\$237,614	\$61,774	559.83	\$249,713	\$71,837
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	155.62	\$124,796	\$26,567	155.62	\$124,796	\$26,567
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	2.00	\$1,103	\$0	2.00	\$1,103	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	51.28	\$34,476	\$23,451	51.28	\$34,476	\$23,451

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	108.02	\$291,825	\$36,197	108.02	\$291,825	\$36,197
HAMILTON MUTUAL INSURANCE	NA	NA	NA	7.00	\$2,645	\$0	25.26	\$11,108	\$7,518	32.26	\$13,753	\$7,518
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	75.18	\$27,729	\$14,977	266.06	\$125,064	\$63,671	341.24	\$152,793	\$78,648
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	27.25	\$10,441	\$0	27.25	\$10,441	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$2,230	\$0	4.00	\$2,230	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$12)	\$0	0.00	(\$12)	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	166.74	\$67,336	\$25,612	166.74	\$67,336	\$25,612
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	33.17	\$13,792	\$19,885	33.17	\$13,792	\$19,885
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4077.91	\$990,727	\$231,452	4077.91	\$990,727	\$231,452
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$699	\$0	2769.41	\$1,278,474	\$969,265	2771.41	\$1,279,173	\$969,265
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	186.24	\$84,667	\$22,286	186.24	\$84,667	\$22,286
HORACE MANN INSURANCE COMPANY	NA	NA	NA	6.92	\$2,092	\$0	634.83	\$240,690	\$612,902	641.75	\$242,782	\$612,902

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	32.49	\$17,584	\$1,509	32.49	\$17,584	\$1,509
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	1.00	(\$702)	\$939	1.00	(\$702)	\$939
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1961.33	\$890,927	\$275,932	1961.33	\$890,927	\$275,932
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$354	\$0	1.00	\$354	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.00	\$13,784	\$12,635	24.00	\$13,784	\$12,635
METROPOLITAN GROUP PROPERTY AND	1.00	\$564	\$0	1.00	\$506	\$0	23.00	\$18,740	\$11,391	25.00	\$19,810	\$11,391
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$473	\$0	8.83	\$6,079	\$0	9.83	\$6,552	\$0
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	\$0	\$4,246	0.00	(\$282)	\$2,312	0.00	(\$282)	\$6,558
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1170.33	\$605,756	\$553,356	NA	NA	NA	1170.33	\$605,756	\$553,356
MICHIGAN INSURANCE COMPANY	3.00	\$2,628	\$238	NA	NA	NA	1721.00	\$803,515	\$1,000,410	1724.00	\$806,143	\$1,000,648
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	15.00	\$6,850	\$450	931.00	\$480,854	\$132,649	946.00	\$487,704	\$133,099
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	14.37	\$11,310	\$3,775	14.37	\$11,310	\$3,775

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$90)	\$0	0.00	(\$1,402)	\$62,316	0.00	(\$1,492)	\$62,316
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	91.43	\$18,877	\$47,824	1891.37	\$925,443	\$621,623	1982.80	\$944,320	\$669,447
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	8.00	\$3,953	\$2,046	14.00	\$7,804	\$23,982	22.00	\$11,757	\$26,028
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$33,581	\$11,292	7.00	\$33,581	\$11,292
PARTNERS MUTUAL INSURANCE	NA	NA	NA	2.48	\$1,814	\$0	44.36	\$21,959	\$9,424	46.84	\$23,773	\$9,424
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	46.54	\$17,855	\$1,410	835.00	\$384,185	\$135,443	881.54	\$402,040	\$136,853
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	155.00	\$73,872	\$8,568	155.00	\$73,872	\$8,568
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1617.01	\$828,443	\$752,272	1617.01	\$828,443	\$752,272
SECURA INSURANCE, A MUTUAL	NA	NA	NA	56.25	\$27,297	\$16,210	1921.16	\$803,821	\$551,045	1977.41	\$831,118	\$567,255
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	30.58	\$11,438	\$0	30.58	\$11,438	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.00	\$2,047	\$152	20.99	\$8,080	\$3,307	26.99	\$10,127	\$3,459
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$56)	\$2,240	0.00	(\$56)	\$2,240

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 38 Grand Rapids City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	NA	NA	NA	4.00	\$2,087	\$0	24.00	\$17,844	\$12,461	28.00	\$19,931	\$12,461
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	21213.00	\$10,000,910	\$5,957,895	21213.00	\$10,000,910	\$5,957,895
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,406)	\$20,181	0.00	(\$1,406)	\$20,181
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$985	\$0	16.78	\$10,650	\$730	17.78	\$11,635	\$730
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	188.85	\$94,418	\$24,497	188.85	\$94,418	\$24,497
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	187.18	\$91,358	\$7,539	187.18	\$91,358	\$7,539
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	2.00	\$1,117	\$0	22.00	\$15,737	\$7,070	24.00	\$16,854	\$7,070
WESTFIELD INSURANCE COMPANY	0.00	\$35	\$0	11.17	\$2,988	\$0	366.75	\$168,978	\$66,293	377.92	\$172,001	\$66,293
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	20.00	\$10,447	\$889	1199.00	\$583,624	\$428,738	1219.00	\$594,071	\$429,627
Mean:	44.04	\$24,341	\$7,494	52.84	\$25,041	\$20,478	804.88	\$388,586	\$220,963	800.95	\$386,800	\$221,862
StDev:	47.51	\$28,489	\$10,356	202.23	\$104,694	\$96,086	2713.75	\$1,285,016	\$738,635	2669.16	\$1,264,068	\$727,070
Min:	0.00	\$35	\$0	0.00	(\$90)	\$0	0.00	(\$1,406)	\$0	0.00	(\$1,492)	\$0
Max:	106.50	\$79,953	\$29,541	1170.33	\$605,756	\$553,356	21213.00	\$10,000,910	\$5,957,895	21213.00	\$10,000,910	\$5,957,895

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39     Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	21.74	\$18,525	\$11,283	21.74	\$18,525	\$11,283
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	26.00	\$9,105	\$2,408	2116.56	\$1,014,545	\$471,978	2142.56	\$1,023,650	\$474,386
ALLSTATE INDEMNITY COMPANY	204.25	\$161,013	\$165	NA	NA	NA	NA	NA	NA	204.25	\$161,013	\$165
ALLSTATE INSURANCE COMPANY	4.91	\$2,002	\$0	NA	NA	NA	4523.41	\$2,762,631	\$1,378,255	4528.32	\$2,764,633	\$1,378,255
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	8.75	\$3,384	\$694	8.75	\$3,384	\$694
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	6.50	\$2,954	\$0	6.50	\$2,954	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	1.00	\$486	\$0	33.33	\$19,679	\$2,935	34.33	\$20,165	\$2,935
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.39	\$4,079	\$0	4.39	\$4,079	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$397	\$400	1.00	\$397	\$400
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	222.57	\$140,199	\$45,533	222.57	\$140,199	\$45,533
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$2,521	\$0	6.25	\$4,281	\$16,411	8.25	\$6,802	\$16,411
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	16.65	\$24,073	\$6,474	16.65	\$24,073	\$6,474

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39     Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	22.41	\$8,488	\$14,744	NA	NA	NA	2279.83	\$1,474,032	\$1,397,822	2302.24	\$1,482,520	\$1,412,566
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	17.18	\$11,312	\$2,359	17.18	\$11,312	\$2,359
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$274	\$0	374.08	\$182,218	\$48,225	375.08	\$182,492	\$48,225
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$1,234	\$0	4.00	\$1,332	\$0	5.00	\$2,566	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$606	\$3,000	1.00	\$606	\$3,000
CITIZENS INSURANCE COMPANY OF	5.50	\$4,617	\$0	34.75	\$15,558	\$5,545	12871.67	\$7,099,296	\$3,561,922	12911.92	\$7,119,471	\$3,567,467
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	48.08	\$21,253	\$23,040	48.08	\$21,253	\$23,040
EMCASCO INSURANCE COMPANY	NA	NA	NA	4.08	\$1,575	\$869	156.92	\$63,067	\$17,504	161.00	\$64,642	\$18,373
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	85.84	\$35,570	\$13,060	85.84	\$35,570	\$13,060
FARM BUREAU GENERAL INSURANCE	50.48	\$18,218	\$1,960	100.28	\$40,976	\$9,266	3463.07	\$1,597,375	\$714,889	3613.83	\$1,656,569	\$726,115
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.24	\$13,533	\$0	2.24	\$13,533	\$0
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$672	0.00	\$0	\$672



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39    Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	41.41	\$17,514	\$0	41.41	\$17,514	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1102.99	\$891,576	\$171,737	1102.99	\$891,576	\$171,737
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	11.99	\$2,861	\$45,436	11.99	\$2,861	\$45,436
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	2.00	\$682	\$0	1819.00	\$1,189,479	\$482,587	1821.00	\$1,190,161	\$482,587
FREMONT MUTUAL INSURANCE	NA	NA	NA	17.98	\$6,092	\$0	927.46	\$463,286	\$278,923	945.44	\$469,378	\$278,923
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	98.87	\$74,073	\$26,406	98.87	\$74,073	\$26,406
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	207.41	\$82,963	\$2,374	207.41	\$82,963	\$2,374
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	20.09	\$10,533	\$0	20.09	\$10,533	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	35.04	\$116,375	\$25,415	35.04	\$116,375	\$25,415
HAMILTON MUTUAL INSURANCE	NA	NA	NA	5.00	\$1,963	\$0	49.08	\$20,508	\$29,654	54.08	\$22,471	\$29,654
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	72.31	\$24,942	\$7,817	733.75	\$349,665	\$205,611	806.06	\$374,607	\$213,428
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	38.66	\$19,099	\$0	38.66	\$19,099	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39    Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,368	\$0	3.00	\$1,368	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.92	\$1,245	\$5,347	2.92	\$1,245	\$5,347
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$175	\$0	251.27	\$105,033	\$110,278	252.27	\$105,208	\$110,278
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	43.84	\$20,621	\$23,320	43.84	\$20,621	\$23,320
HASTINGS MUTUAL INSURANCE	NA	NA	NA	2.41	(\$43)	\$0	3643.83	\$1,011,947	\$261,087	3646.24	\$1,011,904	\$261,087
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	10365.33	\$5,577,499	\$2,580,080	10365.33	\$5,577,499	\$2,580,080
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	169.17	\$81,082	\$22,308	169.17	\$81,082	\$22,308
HORACE MANN INSURANCE COMPANY	2.00	\$708	\$0	4.00	\$1,536	\$2,746	271.67	\$114,366	\$32,912	277.67	\$116,610	\$35,658
JEFFERSON INSURANCE COMPANY	NA	NA	NA	1.00	\$244	\$0	1.00	\$275	\$0	2.00	\$519	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	34.08	\$14,942	\$20,814	4430.64	\$2,190,825	\$762,708	4464.72	\$2,205,767	\$783,522
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$175)	\$9,769	0.00	(\$175)	\$9,769
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1225.08	\$572,857	\$398,904	1225.08	\$572,857	\$398,904

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39    Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$1,271	\$0	4.00	\$1,271	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	13.00	\$4,936	\$0	13.00	\$4,936	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	7.00	\$3,457	\$0	93.00	\$66,646	\$20,244	100.00	\$70,103	\$20,244
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$638	\$0	1.00	\$511	\$0	47.25	\$29,555	\$36,716	49.25	\$30,704	\$36,716
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	(\$526)	\$8,918	0.00	(\$526)	\$8,918
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	177.75	\$110,223	\$30,665	NA	NA	NA	177.75	\$110,223	\$30,665
MICHIGAN INSURANCE COMPANY	1.00	\$450	\$0	NA	NA	NA	963.00	\$604,216	\$271,911	964.00	\$604,666	\$271,911
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$0	\$0	732.00	\$408,901	\$89,134	733.00	\$408,901	\$89,134
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	18.00	\$10,585	\$7,702	18.00	\$10,585	\$7,702
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$1,071)	\$43,698	0.00	(\$1,071)	\$43,698
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	80.17	\$22,569	\$2,289	911.47	\$498,613	\$243,065	991.64	\$521,182	\$245,354
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	0.67	\$179	\$0	6.67	\$3,094	\$0	7.33	\$3,273	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39     Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$9,374	\$2,580	5.00	\$9,374	\$2,580
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$1,123	\$0	98.15	\$39,814	\$43,700	99.15	\$40,937	\$43,700
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	53.04	\$22,170	\$1,194	1071.20	\$607,374	\$176,904	1124.24	\$629,544	\$178,098
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	318.33	\$125,483	\$61,907	318.33	\$125,483	\$61,907
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	450.58	\$241,248	\$38,918	450.58	\$241,248	\$38,918
SECURA INSURANCE, A MUTUAL	NA	NA	NA	22.50	\$9,842	\$1,543	2404.58	\$1,125,982	\$303,612	2427.08	\$1,135,824	\$305,155
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	96.83	\$48,947	\$5,873	96.83	\$48,947	\$5,873
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	5.00	\$1,885	\$0	36.68	\$15,304	\$705	41.68	\$17,189	\$705
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$170)	\$0	0.00	(\$170)	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$239	\$0	60.00	\$41,948	\$18,557	61.00	\$42,187	\$18,557
STATE FARM FIRE AND CASUALTY	1.00	\$301	\$0	NA	NA	NA	11126.83	\$5,562,198	\$4,510,315	11127.83	\$5,562,499	\$4,510,315
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$145)	\$0	0.00	(\$145)	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 39    Remainder of Kent County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	11.20	\$5,755	\$225,700	11.20	\$5,755	\$225,700
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	649.35	\$398,117	\$195,485	649.35	\$398,117	\$195,485
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	382.82	\$216,448	\$65,931	382.82	\$216,448	\$65,931
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	111.25	\$67,127	\$17,110	111.25	\$67,127	\$17,110
WESTFIELD INSURANCE COMPANY	0.00	\$35	\$0	3.00	\$1,280	\$0	503.17	\$300,677	\$67,100	506.17	\$301,992	\$67,100
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	5.00	\$1,599	\$1,129	1007.00	\$497,052	\$116,758	1012.00	\$498,651	\$117,887
Mean:	29.25	\$19,647	\$1,687	22.27	\$9,911	\$2,876	958.95	\$504,447	\$260,051	946.67	\$497,843	\$254,705
StDev:	63.48	\$49,995	\$4,628	39.53	\$21,355	\$6,766	2370.28	\$1,256,240	\$737,009	2348.49	\$1,243,746	\$729,319
Min:	0.00	\$35	\$0	0.67	(\$43)	\$0	0.00	(\$1,071)	\$0	0.00	(\$1,071)	\$0
Max:	204.25	\$161,013	\$14,744	177.75	\$110,223	\$30,665	12871.67	\$7,099,296	\$4,510,315	12911.92	\$7,119,471	\$4,510,315

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	20.61	\$9,263	\$9,830	20.61	\$9,263	\$9,830
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	9.92	\$3,834	\$0	226.26	\$102,321	\$150,506	236.18	\$106,155	\$150,506
ALLSTATE INDEMNITY COMPANY	38.58	\$29,799	\$5,340	NA	NA	NA	NA	NA	NA	38.58	\$29,799	\$5,340
ALLSTATE INSURANCE COMPANY	0.00	(\$62)	\$0	NA	NA	NA	714.58	\$433,023	\$193,491	714.58	\$432,961	\$193,491
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.75	\$1,773	\$0	4.75	\$1,773	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	2.20	\$1,239	\$0	2.20	\$1,239	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$3,161	\$0	4.00	\$3,161	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	7.54	\$12,230	\$631	7.54	\$12,230	\$631
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	31.67	\$16,374	\$1,065	31.67	\$16,374	\$1,065
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	5.00	\$2,887	\$0	5.00	\$2,887	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	5.05	\$5,389	\$861	5.05	\$5,389	\$861
AUTO CLUB GROUP INSURANCE	55.25	\$17,684	\$31,521	NA	NA	NA	420.66	\$224,148	\$133,289	475.91	\$241,832	\$164,810

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	13.33	\$7,713	\$2,612	13.33	\$7,713	\$2,612
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	174.41	\$81,139	\$113,525	174.41	\$81,139	\$113,525
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$976	\$0	2.00	\$976	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	9.08	\$2,453	\$0	6.00	\$2,185	\$0	15.08	\$4,638	\$0
CITIZENS INSURANCE COMPANY OF	13.00	\$9,510	\$33,000	33.17	\$15,121	\$2,968	6226.92	\$3,250,471	\$1,751,240	6273.08	\$3,275,102	\$1,787,208
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	12.66	\$6,061	\$0	12.66	\$6,061	\$0
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$3)	\$0	0.00	(\$3)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	4.00	\$1,050	\$0	56.09	\$27,915	\$1,698	60.09	\$28,965	\$1,698
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.92	\$1,356	\$0	34.42	\$15,852	\$1,000	38.34	\$17,208	\$1,000
FARM BUREAU GENERAL INSURANCE	33.50	\$15,154	\$20,571	33.93	\$16,978	\$8,430	180.89	\$89,874	\$135,341	248.32	\$122,006	\$164,342
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	14.79	\$7,421	\$3,587	14.79	\$7,421	\$3,587
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	346.08	\$247,465	\$500,054	346.08	\$247,465	\$500,054

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,408)	\$31,053	0.00	(\$1,408)	\$31,053
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,216	\$1,680	171.00	\$98,308	\$11,248	174.00	\$99,524	\$12,928
FREMONT MUTUAL INSURANCE	NA	NA	NA	4.57	\$2,425	\$21,602	175.50	\$87,046	\$23,642	180.07	\$89,471	\$45,244
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	95.27	\$65,825	\$25,319	95.27	\$65,825	\$25,319
HAMILTON MUTUAL INSURANCE	NA	NA	NA	9.00	\$3,563	\$0	54.84	\$27,610	\$8,915	63.84	\$31,173	\$8,915
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	2.59	\$1,008	\$0	28.61	\$13,564	\$24,673	31.20	\$14,572	\$24,673
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	6.17	\$2,829	\$0	6.17	\$2,829	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$841	\$0	2.00	\$841	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$313	\$0	104.51	\$38,040	\$23,474	105.51	\$38,353	\$23,474
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	5.42	\$2,200	\$1,535	5.42	\$2,200	\$1,535
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1590.00	\$338,607	\$121,556	1590.00	\$338,607	\$121,556
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	964.08	\$478,689	\$124,456	964.08	\$478,689	\$124,456



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	22.31	\$11,252	\$12,316	22.31	\$11,252	\$12,316
HORACE MANN INSURANCE COMPANY	1.00	\$373	\$1,642	1.00	\$185	\$0	221.08	\$82,211	\$28,321	223.08	\$82,769	\$29,963
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.00	\$875	\$6,394	0.25	(\$7)	\$7,001	2.25	\$868	\$13,395
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$872	\$0	5.83	\$4,290	\$0	6.83	\$5,162	\$0
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$490	0.00	\$0	\$490
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	385.50	\$179,506	\$173,613	385.50	\$179,506	\$173,613
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$1,229	\$0	4.00	\$1,229	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$3,156	\$0	4.00	\$3,156	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$292	\$3,811	20.00	\$10,824	\$0	21.00	\$11,116	\$3,811
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	21.17	\$12,209	\$0	21.17	\$12,209	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	529.58	\$239,542	\$339,604	NA	NA	NA	529.58	\$239,542	\$339,604
MICHIGAN INSURANCE COMPANY	1.00	\$468	\$0	NA	NA	NA	217.00	\$109,478	\$22,921	218.00	\$109,946	\$22,921

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	15.00	\$6,906	\$0	256.00	\$143,665	\$21,106	271.00	\$150,571	\$21,106
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	6.26	\$4,196	\$0	6.26	\$4,196	\$0
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$600	\$0	1.00	\$600	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$629)	\$13,033	0.00	(\$629)	\$13,033
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$326	\$0	93.00	\$26,860	\$2,951	1699.19	\$911,245	\$514,942	1793.19	\$938,431	\$517,893
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$1,257	\$0	1.00	\$1,257	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,586	\$936	21.96	\$13,353	\$98,484	25.96	\$14,939	\$99,420
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$961	\$0	2.00	\$961	\$0
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	65.08	\$31,004	\$16,545	65.08	\$31,004	\$16,545
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	687.64	\$403,362	\$182,349	687.64	\$403,362	\$182,349
SECURA INSURANCE, A MUTUAL	NA	NA	NA	8.00	\$4,312	\$0	149.25	\$81,084	\$22,738	157.25	\$85,396	\$22,738
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	3.91	\$966	\$0	3.91	\$966	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 40 Kalamazoo City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	4.00	\$1,341	\$0	9.00	\$3,211	\$845	13.00	\$4,552	\$845
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$661	\$0	20.00	\$11,605	\$0	22.00	\$12,266	\$0
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	12516.66	\$6,032,893	\$3,357,499	12516.66	\$6,032,893	\$3,357,499
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$168)	\$0	0.00	(\$168)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	31.85	\$14,441	\$1,185	31.85	\$14,441	\$1,185
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	145.91	\$80,516	\$76,514	145.91	\$80,516	\$76,514
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	88.32	\$43,944	\$3,176	88.32	\$43,944	\$3,176
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	0.66	(\$277)	\$0	NA	NA	NA	0.66	(\$277)	\$0
WESTFIELD INSURANCE COMPANY	NA	NA	NA	6.58	\$2,508	\$577	71.33	\$31,354	\$39,085	77.91	\$33,862	\$39,662
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,353	\$925	584.50	\$284,497	\$87,009	588.50	\$285,850	\$87,934
Mean:	17.92	\$9,157	\$11,509	31.44	\$13,453	\$15,595	432.38	\$212,068	\$120,504	427.12	\$208,830	\$122,225
StDev:	21.60	\$11,023	\$14,527	105.55	\$47,531	\$67,659	1703.21	\$833,079	\$462,469	1670.33	\$816,993	\$455,387
Min:	0.00	(\$62)	\$0	0.66	(\$277)	\$0	0.00	(\$1,408)	\$0	0.00	(\$1,408)	\$0
Max:	55.25	\$29,799	\$33,000	529.58	\$239,542	\$339,604	12516.66	\$6,032,893	\$3,357,499	12516.66	\$6,032,893	\$3,357,499

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41     Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.87	\$11,528	\$22,581	18.87	\$11,528	\$22,581
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	10.00	\$3,114	\$1,017	471.83	\$248,353	\$54,185	481.83	\$251,467	\$55,202
ALLSTATE INDEMNITY COMPANY	109.66	\$87,326	\$0	NA	NA	NA	NA	NA	NA	109.66	\$87,326	\$0
ALLSTATE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2370.91	\$1,456,151	\$497,377	2370.91	\$1,456,151	\$497,377
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,641)	\$0	0.00	(\$1,641)	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	5.60	\$3,535	\$0	5.60	\$3,535	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.17	\$2,551	\$692	5.17	\$2,551	\$692
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,184)	\$0	0.00	(\$1,184)	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	72.23	\$48,944	\$5,528	72.23	\$48,944	\$5,528
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$895	\$0	2.00	\$895	\$0
AUTO CLUB GROUP INSURANCE	20.41	\$6,501	\$3,081	NA	NA	NA	1518.33	\$899,681	\$178,509	1538.74	\$906,182	\$181,590
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7.01	\$5,672	\$0	7.01	\$5,672	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41     Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$235	\$0	471.58	\$217,216	\$83,092	472.58	\$217,451	\$83,092
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	3.33	\$708	\$0	3.00	\$1,483	\$0	6.33	\$2,191	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$391	\$0	NA	NA	NA	1.00	\$391	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	909.41	\$451,909	\$422,155	909.41	\$451,909	\$422,155
CITIZENS INSURANCE COMPANY OF	2.00	\$1,021	\$0	11.00	\$5,158	\$3,212	3544.92	\$1,975,920	\$1,229,443	3557.92	\$1,982,099	\$1,232,655
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	9.83	\$5,641	\$1,103	9.83	\$5,641	\$1,103
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$2,737	0.00	\$0	\$2,737
EMCASCO INSURANCE COMPANY	NA	NA	NA	3.00	\$1,561	\$0	46.67	\$21,842	\$48,289	49.67	\$23,403	\$48,289
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	14.50	\$6,445	\$43,000	14.50	\$6,445	\$43,000
FARM BUREAU GENERAL INSURANCE	34.60	\$13,746	\$7,812	73.40	\$34,973	\$14,179	1406.53	\$657,201	\$790,101	1514.53	\$705,920	\$812,092
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.06	\$13,230	\$0	4.06	\$13,230	\$0
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$12)	\$0	0.00	(\$12)	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41     Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	32.02	\$18,885	\$20,455	32.02	\$18,885	\$20,455
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	332.99	\$250,093	\$63,237	332.99	\$250,093	\$63,237
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	2.00	\$627	\$0	354.00	\$253,438	\$78,083	356.00	\$254,065	\$78,083
FREMONT MUTUAL INSURANCE	NA	NA	NA	7.33	\$2,740	\$0	177.17	\$85,867	\$32,239	184.50	\$88,607	\$32,239
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	63.71	\$47,560	\$6,466	63.71	\$47,560	\$6,466
GRANGE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$356	\$0	184.33	\$89,398	\$22,542	185.33	\$89,754	\$22,542
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	7.31	\$4,962	\$2,042	7.31	\$4,962	\$2,042
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	23.91	\$47,099	\$2,900	23.91	\$47,099	\$2,900
HAMILTON MUTUAL INSURANCE	NA	NA	NA	6.59	\$2,953	\$0	23.00	\$16,834	\$835	29.59	\$19,787	\$835
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	NA	NA	NA	13.99	\$7,969	\$5,155	13.99	\$7,969	\$5,155
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	21.00	\$11,287	\$0	21.00	\$11,287	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	193.59	\$72,581	\$4,949	193.59	\$72,581	\$4,949

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41    Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	14.17	\$6,397	\$160,271	14.17	\$6,397	\$160,271
HASTINGS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	717.08	\$151,660	\$11,978	717.08	\$151,660	\$11,978
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6105.83	\$3,149,610	\$1,319,264	6105.83	\$3,149,610	\$1,319,264
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	25.50	\$12,005	\$0	25.50	\$12,005	\$0
HORACE MANN INSURANCE COMPANY	2.33	\$687	\$0	1.92	\$640	\$0	189.08	\$78,914	\$15,940	193.33	\$80,241	\$15,940
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	3.92	\$1,465	\$0	711.24	\$401,962	\$166,683	715.16	\$403,427	\$166,683
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$274)	\$0	0.00	(\$274)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	271.41	\$127,114	\$40,960	271.41	\$127,114	\$40,960
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$2,707	\$0	7.00	\$2,707	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$724	\$720	2.00	\$724	\$720
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	12.00	\$7,557	\$986	12.00	\$7,557	\$986
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	4.17	\$2,976	\$546	4.17	\$2,976	\$546

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41     Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	(\$35)	\$0	0.00	(\$35)	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	115.50	\$57,373	\$15,937	NA	NA	NA	115.50	\$57,373	\$15,937
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	86.00	\$49,750	\$7,671	86.00	\$49,750	\$7,671
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	6.00	\$2,349	\$999	254.00	\$146,010	\$21,228	260.00	\$148,359	\$22,227
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	6.07	\$5,327	\$628	6.07	\$5,327	\$628
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$1,046)	\$5,785	0.00	(\$1,046)	\$5,785
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	4.50	\$988	\$255	NA	NA	NA	4.50	\$988	\$255
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$432	\$0	1.00	\$432	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.56	\$11,111	\$416	1.56	\$11,111	\$416
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	22.73	\$11,110	\$12,028	22.73	\$11,110	\$12,028
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$954	\$0	2.00	\$954	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	31.65	\$12,699	\$4,385	306.54	\$157,977	\$210,918	338.19	\$170,676	\$215,303



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41     Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	189.33	\$75,963	\$181,403	189.33	\$75,963	\$181,403
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	218.66	\$121,831	\$31,854	218.66	\$121,831	\$31,854
SECURA INSURANCE, A MUTUAL	NA	NA	NA	1.00	\$351	\$0	199.75	\$113,484	\$34,634	200.75	\$113,835	\$34,634
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	7.83	\$3,022	\$0	7.83	\$3,022	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$1,046	\$0	8.00	\$3,678	\$0	11.00	\$4,724	\$0
SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	(\$87)	\$0	1.00	(\$87)	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$29	\$268	0.00	\$29	\$268
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	54.00	\$35,575	\$8,111	54.00	\$35,575	\$8,111
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	3255.25	\$1,807,321	\$1,164,029	3255.25	\$1,807,321	\$1,164,029
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$59)	\$0	0.00	(\$59)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	14.60	\$7,013	\$0	14.60	\$7,013	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	363.32	\$224,142	\$285,276	363.32	\$224,142	\$285,276

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 41    Remainder of Kalamazoo County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	145.74	\$87,175	\$64,281	145.74	\$87,175	\$64,281
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$376	\$0	1.00	\$546	\$0	2.00	\$922	\$0
WESTFIELD INSURANCE COMPANY	0.00	\$16	\$0	9.25	\$2,787	\$1,000	166.00	\$79,051	\$25,791	175.25	\$81,854	\$26,791
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	2.00	\$934	\$0	422.00	\$205,165	\$79,757	424.00	\$206,099	\$79,757
Mean:	28.17	\$18,216	\$1,816	13.61	\$6,083	\$1,863	362.44	\$194,696	\$103,738	349.52	\$187,648	\$98,960
StDev:	42.16	\$34,257	\$3,186	27.75	\$13,693	\$4,426	951.65	\$511,688	\$269,821	931.10	\$500,215	\$264,478
Min:	0.00	\$16	\$0	1.00	\$235	\$0	0.00	(\$1,641)	\$0	0.00	(\$1,641)	\$0
Max:	109.66	\$87,326	\$7,812	115.50	\$57,373	\$15,937	6105.83	\$3,149,610	\$1,319,264	6105.83	\$3,149,610	\$1,319,264

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	35.22	\$19,843	\$7,997	35.22	\$19,843	\$7,997
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	26.75	\$8,626	\$0	678.84	\$282,086	\$66,650	705.59	\$290,712	\$66,650
ALLSTATE INDEMNITY COMPANY	136.16	\$89,291	\$0	NA	NA	NA	NA	NA	NA	136.16	\$89,291	\$0
ALLSTATE INSURANCE COMPANY	6.00	\$2,783	\$0	NA	NA	NA	2750.58	\$1,530,070	\$1,098,624	2756.58	\$1,532,853	\$1,098,624
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	3.41	\$1,335	\$439	3.41	\$1,335	\$439
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	0.80	\$729	\$0	0.80	\$729	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,171	\$0	1.00	\$2,171	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	4.08	\$1,623	\$3,526	4.08	\$1,623	\$3,526
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	21.50	\$9,896	\$0	21.50	\$9,896	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$1,050	\$0	2.00	\$1,050	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	2.00	\$9,625	\$0	2.00	\$9,625	\$0
AUTO CLUB GROUP INSURANCE	36.41	\$12,299	\$5,968	NA	NA	NA	449.50	\$257,377	\$97,366	485.91	\$269,676	\$103,334

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$336	\$0	20.29	\$10,199	\$5,630	21.29	\$10,535	\$5,630
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	422.75	\$181,058	\$66,457	422.75	\$181,058	\$66,457
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$2,216	\$0	4.00	\$2,216	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.58	\$2,464	\$0	8.58	\$2,464	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	144.73	\$26,823	\$42,184	144.73	\$26,823	\$42,184
CITIZENS INSURANCE COMPANY OF	6.33	\$4,338	\$21,475	4.00	\$3,384	\$380	5211.42	\$2,657,067	\$1,365,928	5221.75	\$2,664,789	\$1,387,783
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	49.75	\$22,953	\$1,481	49.75	\$22,953	\$1,481
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$841	0.00	\$0	\$841
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$33)	\$0	0.00	(\$33)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	3.75	\$1,745	\$281	107.68	\$45,445	\$3,301	111.43	\$47,190	\$3,582
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	4.00	\$1,173	\$500	141.02	\$55,778	\$6,174	145.02	\$56,951	\$6,674
FARM BUREAU GENERAL INSURANCE	38.45	\$17,355	\$7,540	102.19	\$47,540	\$5,848	550.04	\$255,851	\$58,837	690.68	\$320,746	\$72,225

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$802	\$0	1.00	\$802	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	29.20	\$14,265	\$3,044	29.20	\$14,265	\$3,044
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	284.58	\$212,365	\$30,401	284.58	\$212,365	\$30,401
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$483)	\$400	0.00	(\$483)	\$400
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,936	\$0	295.00	\$156,625	\$401,426	299.00	\$158,561	\$401,426
FREMONT MUTUAL INSURANCE	NA	NA	NA	7.49	\$2,645	\$0	170.45	\$73,140	\$9,973	177.94	\$75,785	\$9,973
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	31.62	\$26,011	\$1,095	31.62	\$26,011	\$1,095
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	22.24	\$13,046	\$14,736	22.24	\$13,046	\$14,736
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	11.53	\$22,266	\$3,853	11.53	\$22,266	\$3,853
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$415	\$0	2.17	\$1,159	\$0	3.17	\$1,574	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	12.00	\$5,205	\$775	270.84	\$141,769	\$55,930	282.84	\$146,974	\$56,705
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	7.00	\$2,763	\$0	7.00	\$2,763	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$454	\$0	1.00	\$454	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	94.66	\$32,954	\$60,441	94.66	\$32,954	\$60,441
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$5,205	\$3,727	11.00	\$5,205	\$3,727
HASTINGS MUTUAL INSURANCE	NA	NA	NA	3.00	\$423	\$0	2020.66	\$421,916	\$114,650	2023.66	\$422,339	\$114,650
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6124.33	\$2,584,434	\$1,914,058	6124.33	\$2,584,434	\$1,914,058
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	200.18	\$92,929	\$118,402	200.18	\$92,929	\$118,402
HORACE MANN INSURANCE COMPANY	NA	NA	NA	1.00	\$497	\$0	34.58	\$12,601	\$2,133	35.58	\$13,098	\$2,133
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	2.00	\$1,015	\$0	2.00	\$1,015	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$365	\$0	184.16	\$94,387	\$122,332	185.16	\$94,752	\$122,332
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$328)	\$0	0.00	(\$328)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	452.08	\$220,895	\$43,067	452.08	\$220,895	\$43,067
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$445	\$0	1.00	\$445	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$588	\$0	14.00	\$9,554	\$2,869	15.00	\$10,142	\$2,869
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$377	\$0	NA	NA	NA	20.92	\$10,771	\$1,131	21.92	\$11,148	\$1,131
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.50	\$233	\$0	0.00	(\$34)	\$3,463	0.50	\$199	\$3,463
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	318.59	\$164,071	\$161,394	NA	NA	NA	318.59	\$164,071	\$161,394
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	407.00	\$167,416	\$179,953	407.00	\$167,416	\$179,953
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	18.00	\$7,431	\$0	1254.00	\$567,671	\$135,655	1272.00	\$575,102	\$135,655
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	3.10	\$1,444	\$0	3.10	\$1,444	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$1)	\$0	0.00	(\$527)	\$23,380	0.00	(\$528)	\$23,380
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	15.00	\$4,573	\$549	421.61	\$188,938	\$51,971	436.61	\$193,511	\$52,520
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.00	\$700	\$0	3.50	\$1,609	\$0	5.50	\$2,309	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	4.36	\$23,526	\$0	4.36	\$23,526	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	32.38	\$16,299	\$707	32.38	\$16,299	\$707

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	21.00	\$7,071	\$937	512.52	\$217,690	\$223,605	533.52	\$224,761	\$224,541
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	225.41	\$105,853	\$49,599	225.41	\$105,853	\$49,599
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	408.37	\$248,870	\$75,778	408.37	\$248,870	\$75,778
SECURA INSURANCE, A MUTUAL	NA	NA	NA	11.25	\$5,422	\$242	563.08	\$226,940	\$46,033	574.33	\$232,362	\$46,275
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	30.83	\$10,234	\$1,000	30.83	\$10,234	\$1,000
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$1,104	\$0	5.09	\$1,833	\$0	8.09	\$2,937	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$152)	\$0	0.00	(\$152)	\$0
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$389	\$0	1.00	\$389	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	2.00	\$906	\$0	48.00	\$26,700	\$3,105	50.00	\$27,606	\$3,105
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6233.25	\$2,642,401	\$1,525,641	6233.25	\$2,642,401	\$1,525,641
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$618)	\$2,749	0.00	(\$618)	\$2,749
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	10.30	\$6,011	\$0	10.30	\$6,011	\$0



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 42    Lansing City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	125.01	\$49,969	\$11,228	125.01	\$49,969	\$11,228
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	94.33	\$38,120	\$25,062	94.33	\$38,120	\$25,062
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	3.00	\$1,336	\$0	8.00	\$4,833	\$0	11.00	\$6,169	\$0
WESTFIELD INSURANCE COMPANY	NA	NA	NA	3.00	\$939	\$0	239.25	\$87,638	\$119,407	242.25	\$88,577	\$119,407
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$763	\$0	69.00	\$33,303	\$12,858	70.00	\$34,066	\$12,858
Mean:	37.39	\$21,074	\$5,831	21.13	\$9,979	\$6,330	421.26	\$189,239	\$109,604	420.64	\$189,465	\$109,431
StDev:	51.05	\$34,022	\$8,363	62.64	\$32,095	\$31,010	1199.25	\$539,556	\$339,504	1185.10	\$533,330	\$336,353
Min:	1.00	\$377	\$0	0.00	(\$1)	\$0	0.00	(\$618)	\$0	0.00	(\$618)	\$0
Max:	136.16	\$89,291	\$21,475	318.59	\$164,071	\$161,394	6233.25	\$2,657,067	\$1,914,058	6233.25	\$2,664,789	\$1,914,058

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	31.56	\$17,586	\$1,005	31.56	\$17,586	\$1,005
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	16.08	\$6,276	\$0	1257.69	\$635,255	\$452,121	1273.77	\$641,531	\$452,121
ALLSTATE INDEMNITY COMPANY	330.91	\$265,568	\$28,184	NA	NA	NA	NA	NA	NA	330.91	\$265,568	\$28,184
ALLSTATE INSURANCE COMPANY	5.00	\$1,381	\$1,066	NA	NA	NA	7029.58	\$4,339,469	\$1,778,298	7034.58	\$4,340,850	\$1,779,364
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	17.25	\$6,634	\$0	17.25	\$6,634	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	3.80	\$2,889	\$0	3.80	\$2,889	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	2.00	\$753	\$0	38.17	\$20,896	\$450	40.17	\$21,649	\$450
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	7.00	\$11,781	\$2,735	7.00	\$11,781	\$2,735
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	5.33	\$2,014	\$0	5.33	\$2,014	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	144.43	\$91,549	\$35,086	144.43	\$91,549	\$35,086
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	16.00	\$9,923	\$7,948	16.00	\$9,923	\$7,948
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	23.84	\$32,386	\$7,511	23.84	\$32,386	\$7,511

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	10.50	\$3,277	\$0	NA	NA	NA	2798.25	\$1,693,084	\$1,068,425	2808.75	\$1,696,361	\$1,068,425
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$679	\$0	19.46	\$14,779	\$0	20.46	\$15,458	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	6.00	\$2,961	\$2,375	1542.25	\$804,257	\$214,478	1548.25	\$807,218	\$216,853
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	1.00	\$350	\$450	15.83	\$6,986	\$27,209	16.83	\$7,336	\$27,659
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	1.00	\$237	\$0	16.17	\$8,502	\$2,872	17.17	\$8,739	\$2,872
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$472	\$0	1.00	\$472	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	190.26	\$55,063	\$16,621	190.26	\$55,063	\$16,621
CITIZENS INSURANCE COMPANY OF	5.00	\$3,580	\$0	3.50	\$2,289	\$635	9583.00	\$5,861,688	\$2,380,513	9591.50	\$5,867,557	\$2,381,148
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	30.16	\$15,105	\$2,346	30.16	\$15,105	\$2,346
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$2,629	0.00	\$0	\$2,629
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$37)	\$0	0.00	(\$37)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$782	\$0	137.28	\$72,544	\$37,859	138.28	\$73,326	\$37,859

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.00	\$1,245	\$0	197.76	\$88,715	\$76,281	200.76	\$89,960	\$76,281
FARM BUREAU GENERAL INSURANCE	71.73	\$31,636	\$6,109	168.14	\$87,967	\$42,544	4297.61	\$2,197,262	\$1,377,312	4537.48	\$2,316,865	\$1,425,965
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.21	\$828	\$0	0.21	\$828	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	38.31	\$21,356	\$0	38.31	\$21,356	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	991.91	\$793,579	\$127,670	991.91	\$793,579	\$127,670
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	1.08	\$209	\$3,325	1.08	\$209	\$3,325
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1131.00	\$724,321	\$311,939	1131.00	\$724,321	\$311,939
FREMONT MUTUAL INSURANCE	NA	NA	NA	17.32	\$7,979	\$0	535.22	\$274,258	\$60,832	552.54	\$282,237	\$60,832
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	59.27	\$44,570	\$8,791	59.27	\$44,570	\$8,791
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	15.00	\$6,934	\$0	15.00	\$6,934	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	84.00	\$48,700	\$199,439	84.00	\$48,700	\$199,439
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	10.29	\$18,619	\$558	10.29	\$18,619	\$558

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HAMILTON MUTUAL INSURANCE	NA	NA	NA	5.42	\$2,035	\$0	317.91	\$159,475	\$60,391	323.33	\$161,510	\$60,391
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.99	\$994	\$1,050	383.16	\$203,399	\$55,165	385.15	\$204,393	\$56,215
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	12.00	\$6,130	\$0	12.00	\$6,130	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,643	\$0	2.00	\$1,643	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$454	\$0	1.00	\$454	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	190.58	\$82,842	\$46,666	190.58	\$82,842	\$46,666
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	14.25	\$8,230	\$4,920	14.25	\$8,230	\$4,920
HASTINGS MUTUAL INSURANCE	NA	NA	NA	14.16	\$5,271	\$0	2408.08	\$621,089	\$86,260	2422.24	\$626,360	\$86,260
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	18.00	\$6,690	\$384	15296.75	\$8,218,916	\$3,596,432	15314.75	\$8,225,606	\$3,596,816
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	322.57	\$176,372	\$17,153	322.57	\$176,372	\$17,153
HORACE MANN INSURANCE COMPANY	2.00	\$1,134	\$0	6.00	\$2,204	\$0	85.08	\$36,104	\$16,057	93.08	\$39,442	\$16,057
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	1.00	\$634	\$0	1.00	\$634	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43    Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
JEFFERSON INSURANCE COMPANY	NA	NA	NA	1.00	\$879	\$0	2.91	\$1,247	\$0	3.91	\$2,126	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	9.00	\$3,836	\$0	706.79	\$350,132	\$85,049	715.79	\$353,968	\$85,049
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$1,586)	\$6,021	0.00	(\$1,586)	\$6,021
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1425.41	\$729,016	\$548,168	1425.41	\$729,016	\$548,168
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,139	\$0	4.00	\$1,139	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$629	\$0	20.00	\$13,766	\$2,826	21.00	\$14,395	\$2,826
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	19.83	\$12,263	\$24,537	19.83	\$12,263	\$24,537
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.83	\$127	\$570	0.50	\$154	\$378	1.33	\$281	\$948
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	512.58	\$278,562	\$102,176	NA	NA	NA	512.58	\$278,562	\$102,176
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	462.00	\$280,981	\$53,054	462.00	\$280,981	\$53,054
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	9.00	\$3,737	\$4,715	2081.00	\$1,115,715	\$695,994	2090.00	\$1,119,452	\$700,709
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	12.00	\$10,305	\$0	12.00	\$10,305	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$716)	\$131,228	0.00	(\$716)	\$131,228
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	33.17	\$10,373	\$2,889	705.41	\$389,187	\$49,160	738.58	\$399,560	\$52,049
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	3.50	\$2,491	\$0	3.50	\$2,491	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.89	\$9,756	\$0	1.89	\$9,756	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	2.80	\$773	\$790	94.63	\$50,778	\$9,518	97.43	\$51,551	\$10,308
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,114	\$0	2.00	\$1,114	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	32.23	\$12,684	\$6,329	1232.49	\$669,197	\$150,203	1264.72	\$681,881	\$156,532
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	184.58	\$77,875	\$283,724	184.58	\$77,875	\$283,724
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	392.75	\$248,203	\$182,218	392.75	\$248,203	\$182,218
SECURA INSURANCE, A MUTUAL	NA	NA	NA	12.00	\$5,627	\$51,000	1445.41	\$773,375	\$309,287	1457.41	\$779,002	\$360,287
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	114.16	\$53,248	\$4,364	114.16	\$53,248	\$4,364
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	2.17	\$742	\$0	15.00	\$7,916	\$0	17.17	\$8,658	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$550)	\$4,990	0.00	(\$550)	\$4,990
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$290	\$0	99.00	\$63,761	\$2,865	100.00	\$64,051	\$2,865
STATE FARM FIRE AND CASUALTY	1.00	\$213	\$0	NA	NA	NA	8622.83	\$4,283,194	\$2,315,675	8623.83	\$4,283,407	\$2,315,675
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$88)	\$0	0.00	(\$88)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	15.45	\$8,554	\$1,280	15.45	\$8,554	\$1,280
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	640.85	\$359,316	\$59,797	640.85	\$359,316	\$59,797
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	322.52	\$181,682	\$23,583	322.52	\$181,682	\$23,583
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	\$245	\$0	NA	NA	NA	2.00	\$245	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$299	\$0	23.92	\$11,041	\$5,208	24.92	\$11,340	\$5,208
WESTFIELD INSURANCE COMPANY	NA	NA	NA	8.00	\$2,798	\$1,150	264.59	\$153,348	\$49,646	272.59	\$156,146	\$50,796
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	346.00	\$151,716	\$110,007	346.00	\$151,716	\$110,007



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 43     Remainder of Clinton, Eaton and Ingham Counties**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	60.88	\$43,827	\$5,051	28.82	\$14,526	\$7,002	857.07	\$468,062	\$214,951	841.99	\$460,266	\$210,223
StDev:	121.70	\$98,411	\$10,442	94.69	\$51,425	\$21,144	2365.55	\$1,309,753	\$595,002	2331.44	\$1,289,865	\$586,410
Min:	1.00	\$213	\$0	0.83	\$127	\$0	0.00	(\$1,586)	\$0	0.00	(\$1,586)	\$0
Max:	330.91	\$265,568	\$28,184	512.58	\$278,562	\$102,176	15296.75	\$8,218,916	\$3,596,432	15314.75	\$8,225,606	\$3,596,816

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	22.36	\$10,984	\$0	22.36	\$10,984	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	34.01	\$12,164	\$6,010	2148.32	\$1,101,172	\$401,247	2182.33	\$1,113,336	\$407,257
ALLSTATE INDEMNITY COMPANY	37.16	\$28,874	\$1,985	NA	NA	NA	NA	NA	NA	37.16	\$28,874	\$1,985
ALLSTATE INSURANCE COMPANY	26.08	\$12,101	\$0	NA	NA	NA	925.08	\$554,925	\$178,641	951.16	\$567,026	\$178,641
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,885)	\$0	0.00	(\$1,885)	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	0.10	\$72	\$0	0.10	\$72	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6.17	\$4,569	\$0	6.17	\$4,569	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	17.10	\$14,375	\$400	17.10	\$14,375	\$400
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	14.66	\$5,807	\$0	14.66	\$5,807	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.33	\$1,821	\$0	4.33	\$1,821	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	29.33	\$30,313	\$11,859	29.33	\$30,313	\$11,859
AUTO CLUB GROUP INSURANCE	36.16	\$19,732	\$73,730	NA	NA	NA	47.25	\$37,636	\$5,250	83.41	\$57,368	\$78,980

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	93.92	\$54,665	\$12,912	93.92	\$54,665	\$12,912
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$512	\$0	187.00	\$85,427	\$23,677	188.00	\$85,939	\$23,677
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	8.00	\$3,100	\$1,025	101.67	\$44,368	\$51,339	109.67	\$47,468	\$52,364
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$4,262	\$0	7.00	\$4,262	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2693.47	\$1,220,206	\$1,019,575	2693.47	\$1,220,206	\$1,019,575
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	4.00	\$2,181	\$0	1712.92	\$1,001,986	\$439,318	1716.92	\$1,004,167	\$439,318
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	15.00	\$6,003	\$0	15.00	\$6,003	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	20.68	\$9,176	\$0	91.17	\$39,338	\$14,897	111.85	\$48,514	\$14,897
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	5.50	\$2,170	\$0	49.18	\$22,597	\$20,086	54.68	\$24,767	\$20,086
FARM BUREAU GENERAL INSURANCE	89.87	\$42,861	\$109,531	108.39	\$54,335	\$280,736	327.04	\$163,966	\$154,387	525.30	\$261,162	\$544,654
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$412	\$0	1.00	\$412	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	217.50	\$182,565	\$77,735	217.50	\$182,565	\$77,735

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$207)	\$462	0.00	(\$207)	\$462
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	8.00	\$3,822	\$0	273.00	\$148,053	\$22,564	281.00	\$151,875	\$22,564
FREMONT MUTUAL INSURANCE	NA	NA	NA	6.83	\$2,645	\$0	395.09	\$160,685	\$130,512	401.92	\$163,330	\$130,512
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	2.00	\$2,765	\$450	2.00	\$2,765	\$450
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	3.00	\$1,719	\$0	3.00	\$1,719	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$2,387	\$767	4.00	\$2,387	\$767
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	6.00	\$13,124	\$2,706	6.00	\$13,124	\$2,706
HAMILTON MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,223	\$0	77.49	\$32,286	\$4,317	80.49	\$33,509	\$4,317
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	29.44	\$14,955	\$11,245	56.91	\$35,301	\$5,257	86.35	\$50,256	\$16,502
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	4.00	\$2,305	\$0	4.00	\$2,305	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$1,485	\$0	1.00	\$1,485	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$2,118	\$1,836	4.00	\$2,118	\$1,836

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$325	\$0	133.26	\$55,750	\$22,256	134.26	\$56,075	\$22,256
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	1.00	\$494	\$0	46.92	\$24,118	\$120,901	47.92	\$24,612	\$120,901
HASTINGS MUTUAL INSURANCE	NA	NA	NA	12.00	\$1,568	\$0	487.33	\$123,636	\$11,018	499.33	\$125,204	\$11,018
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	1.00	\$410	\$0	1770.00	\$820,734	\$520,223	1771.00	\$821,144	\$520,223
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	251.63	\$125,450	\$53,426	251.63	\$125,450	\$53,426
HORACE MANN INSURANCE COMPANY	8.00	\$2,876	\$0	13.42	\$5,848	\$0	921.42	\$355,948	\$445,014	942.84	\$364,672	\$445,014
JEFFERSON INSURANCE COMPANY	NA	NA	NA	0.16	\$106	\$0	0.00	(\$90)	\$0	0.16	\$16	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7.00	\$3,853	\$0	7.00	\$3,853	\$0
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$870)	\$0	0.00	(\$870)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	324.91	\$163,375	\$59,140	324.91	\$163,375	\$59,140
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$382	\$0	1.00	\$382	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	7.00	\$5,027	\$96,927	7.00	\$5,027	\$96,927

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	5.17	\$2,965	\$0	4.00	\$2,029	\$0	45.50	\$28,759	\$7,525	54.67	\$33,753	\$7,525
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.41	\$189	\$7,677	NA	NA	NA	0.41	\$189	\$7,677
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1673.00	\$813,132	\$997,161	NA	NA	NA	1673.00	\$813,132	\$997,161
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	90.00	\$45,881	\$17,562	90.00	\$45,881	\$17,562
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,586	\$0	750.00	\$392,172	\$273,133	754.00	\$393,758	\$273,133
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$21)	\$0	0.00	(\$1,663)	\$224,808	0.00	(\$1,684)	\$224,808
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$384	\$0	2.33	\$456	\$2,392	41.75	\$21,559	\$9,394	45.08	\$22,399	\$11,786
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.00	\$2,213	\$0	3.00	\$1,576	\$964	6.00	\$3,789	\$964
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$3,102	\$9,534	1.00	\$3,102	\$9,534
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$854	\$0	26.95	\$41,443	\$5,459	27.95	\$42,297	\$5,459
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	35.38	\$13,588	\$3,328	165.91	\$78,922	\$16,965	201.29	\$92,510	\$20,293
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	153.91	\$89,740	\$38,173	153.91	\$89,740	\$38,173

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	113.33	\$59,186	\$18,582	113.33	\$59,186	\$18,582
SECURA INSURANCE, A MUTUAL	NA	NA	NA	40.16	\$19,309	\$18,591	572.66	\$232,290	\$58,363	612.82	\$251,599	\$76,954
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$1,947	\$0	5.00	\$1,947	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	7.00	\$2,610	\$0	6.00	\$2,603	\$4,779	13.00	\$5,213	\$4,779
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$1,358	\$0	2.00	\$4,324	\$0	3.00	\$5,682	\$0
STATE FARM FIRE AND CASUALTY	3.08	\$1,028	\$0	NA	NA	NA	7073.66	\$3,833,287	\$2,928,361	7076.74	\$3,834,315	\$2,928,361
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$114)	\$64,067	0.00	(\$114)	\$64,067
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	7.26	\$4,076	\$0	7.26	\$4,076	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	30.00	\$14,360	\$4,584	30.00	\$14,360	\$4,584
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	24.33	\$9,996	\$39	24.33	\$9,996	\$39
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	4.00	\$2,786	\$1,232	4.00	\$1,781	\$0	8.00	\$4,566	\$1,232
WESTFIELD INSURANCE COMPANY	NA	NA	NA	45.67	\$19,910	\$2,182	213.58	\$101,867	\$33,317	259.25	\$121,777	\$35,499

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 44    Saginaw City**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	26.00	\$11,489	\$2,957	26.00	\$11,489	\$2,957
Mean:	25.82	\$13,853	\$23,156	67.04	\$32,098	\$42,954	326.35	\$166,336	\$108,967	344.24	\$174,649	\$125,267
StDev:	29.80	\$15,536	\$43,339	298.85	\$145,340	\$184,078	964.05	\$510,776	\$377,968	959.80	\$506,891	\$387,737
Min:	1.00	\$384	\$0	0.00	(\$21)	\$0	0.00	(\$1,885)	\$0	0.00	(\$1,885)	\$0
Max:	89.87	\$42,861	\$109,531	1673.00	\$813,132	\$997,161	7073.66	\$3,833,287	\$2,928,361	7076.74	\$3,834,315	\$2,928,361



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.67	\$3,825	\$4,212	6.67	\$3,825	\$4,212
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	11.49	\$4,314	\$0	1579.17	\$779,537	\$995,948	1590.66	\$783,851	\$995,948
ALLSTATE INDEMNITY COMPANY	52.00	\$39,197	\$536	NA	NA	NA	NA	NA	NA	52.00	\$39,197	\$536
ALLSTATE INSURANCE COMPANY	15.33	\$8,359	\$2,276	NA	NA	NA	1799.50	\$1,115,439	\$841,689	1814.83	\$1,123,798	\$843,965
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	3.58	\$1,273	\$0	3.58	\$1,273	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	0.20	\$304	\$0	37.80	\$28,332	\$0	38.00	\$28,636	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	9.17	\$4,498	\$0	9.17	\$4,498	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$674	\$0	1.00	\$674	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	20.08	\$10,286	\$75	20.08	\$10,286	\$75
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$814	\$0	2.00	\$814	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	4.35	\$6,295	\$0	4.35	\$6,295	\$0
AUTO CLUB GROUP INSURANCE	7.00	\$2,116	\$0	NA	NA	NA	1898.33	\$1,077,716	\$574,458	1905.33	\$1,079,832	\$574,458

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	22.42	\$12,989	\$2,575	22.42	\$12,989	\$2,575
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	219.83	\$114,504	\$20,326	219.83	\$114,504	\$20,326
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	2.00	\$831	\$0	8.83	\$4,344	\$5,301	10.83	\$5,175	\$5,301
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$518	\$0	1.00	\$518	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.25	\$645	\$1,145	1.25	\$645	\$1,145
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1886.17	\$1,047,227	\$967,178	1886.17	\$1,047,227	\$967,178
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	2.00	\$2,973	\$0	1240.58	\$737,148	\$270,480	1242.58	\$740,121	\$270,480
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	5.00	\$2,429	\$0	5.00	\$2,429	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	6.00	\$2,388	\$2,388	48.93	\$25,519	\$19,921	54.93	\$27,907	\$22,309
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	0.17	\$449	\$685	28.08	\$14,293	\$0	28.25	\$14,742	\$685
FARM BUREAU GENERAL INSURANCE	59.94	\$21,766	\$8,685	181.49	\$77,016	\$60,525	2622.70	\$1,218,813	\$837,452	2864.13	\$1,317,595	\$906,662
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$2,856	\$0	1.00	\$2,856	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	9.36	\$4,135	\$121	9.36	\$4,135	\$121
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	169.66	\$143,409	\$14,119	169.66	\$143,409	\$14,119
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	14.00	\$7,033	\$929	2785.00	\$1,544,110	\$795,620	2799.00	\$1,551,143	\$796,549
FREMONT MUTUAL INSURANCE	NA	NA	NA	1.08	\$356	\$0	111.07	\$44,725	\$29,600	112.15	\$45,081	\$29,600
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	19.21	\$13,567	\$1,211	19.21	\$13,567	\$1,211
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	13.00	\$5,425	\$0	13.00	\$5,425	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$410	\$0	1.00	\$410	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	2.45	\$3,386	\$0	2.45	\$3,386	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	21.50	\$9,474	\$6,456	21.50	\$9,474	\$6,456
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	2.00	\$1,264	\$0	20.08	\$12,443	\$440	22.08	\$13,707	\$440
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	9.50	\$5,779	\$2,792	9.50	\$5,779	\$2,792
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.33	\$514	\$0	0.33	\$514	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	143.42	\$65,519	\$7,844	143.42	\$65,519	\$7,844
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	19.16	\$9,786	\$22,966	19.16	\$9,786	\$22,966
HASTINGS MUTUAL INSURANCE	NA	NA	NA	27.83	\$5,882	\$1,160	678.91	\$191,421	\$63,891	706.74	\$197,303	\$65,051
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4035.50	\$2,146,310	\$1,095,654	4035.50	\$2,146,310	\$1,095,654
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	102.20	\$62,853	\$29,475	102.20	\$62,853	\$29,475
HORACE MANN INSURANCE COMPANY	3.00	\$1,221	\$1,033	5.25	\$2,377	\$0	295.33	\$115,675	\$193,282	303.58	\$119,273	\$194,315
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	1.00	\$373	\$0	154.69	\$81,197	\$8,005	155.69	\$81,570	\$8,005
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$1,125)	\$0	0.00	(\$1,125)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	213.25	\$102,754	\$34,943	213.25	\$102,754	\$34,943
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$465	\$0	1.00	\$465	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$787	\$0	3.00	\$2,840	\$12,109	4.00	\$3,627	\$12,109
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	27.00	\$16,392	\$13,349	27.00	\$16,392	\$13,349

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.50	\$87	\$0	0.66	\$503	\$7,044	1.16	\$590	\$7,044
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	146.58	\$77,155	\$19,488	NA	NA	NA	146.58	\$77,155	\$19,488
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	251.00	\$140,492	\$60,466	251.00	\$140,492	\$60,466
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	0.00	\$346	\$0	296.00	\$156,000	\$253,809	296.00	\$156,346	\$253,809
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	10.50	\$6,642	\$1,050	10.50	\$6,642	\$1,050
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$132)	\$0	0.00	(\$2,763)	\$232,536	0.00	(\$2,895)	\$232,536
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	2.00	\$377	\$2,391	23.58	\$13,680	\$0	25.58	\$14,057	\$2,391
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.50	\$1,076	\$0	3.00	\$1,791	\$0	6.50	\$2,867	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$99	\$0	0.00	\$99	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$640	\$0	27.38	\$17,055	\$31,123	28.38	\$17,695	\$31,123
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	73.46	\$27,446	\$10,602	1132.78	\$594,628	\$199,892	1206.24	\$622,073	\$210,494
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	148.91	\$68,997	\$71,874	148.91	\$68,997	\$71,874

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	197.41	\$120,391	\$160,821	197.41	\$120,391	\$160,821
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	212.60	\$114,809	\$25,038	212.60	\$114,809	\$25,038
SECURA INSURANCE, A MUTUAL	NA	NA	NA	3.33	\$1,414	\$0	538.58	\$282,020	\$145,849	541.91	\$283,434	\$145,849
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,987	\$0	7.00	\$3,987	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	1.00	\$395	\$1,429	3.00	\$1,071	\$0	4.00	\$1,466	\$1,429
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$210)	\$9,136	0.00	(\$210)	\$9,136
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	17.00	\$8,664	\$0	17.00	\$8,664	\$0
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	2821.33	\$1,672,650	\$1,238,203	2821.33	\$1,672,650	\$1,238,203
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$13)	\$0	0.00	(\$13)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	5.19	\$2,887	\$0	5.19	\$2,887	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	138.99	\$72,550	\$41,039	138.99	\$72,550	\$41,039
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	45.51	\$22,611	\$0	45.51	\$22,611	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 45    Remainder of Saginaw County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	2.00	\$607	\$0	12.17	\$5,213	\$0	14.17	\$5,820	\$0
WESTFIELD INSURANCE COMPANY	0.00	\$15	\$0	2.75	\$1,042	\$0	251.00	\$135,873	\$46,280	253.75	\$136,930	\$46,280
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	82.00	\$38,178	\$27,005	82.00	\$38,178	\$27,005
Mean:	22.88	\$12,112	\$2,088	18.91	\$8,338	\$3,831	363.13	\$195,469	\$129,093	361.83	\$194,116	\$127,146
StDev:	26.27	\$15,529	\$3,341	45.50	\$20,940	\$12,313	802.39	\$437,614	\$292,440	804.84	\$436,569	\$291,618
Min:	0.00	\$15	\$0	0.00	(\$132)	\$0	0.00	(\$2,763)	\$0	0.00	(\$2,895)	\$0
Max:	59.94	\$39,197	\$8,685	181.49	\$77,155	\$60,525	4035.50	\$2,146,310	\$1,238,203	4035.50	\$2,146,310	\$1,238,203

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,341	\$0	1.00	\$1,341	\$0
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$5,322	\$900	4.00	\$5,322	\$900
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	536.11	\$977,951	\$277,823	536.11	\$977,951	\$277,823
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	22.00	\$9,873	\$0	3333.70	\$2,454,141	\$895,109	3355.70	\$2,464,014	\$895,109
ALLSTATE INDEMNITY COMPANY	1503.58	\$1,491,163	\$145,063	NA	NA	NA	1.00	\$313	\$0	1504.58	\$1,491,476	\$145,063
ALLSTATE INSURANCE COMPANY	124.66	\$75,144	\$6,534	NA	NA	NA	41878.58	\$29,431,320	\$14,429,876	42003.24	\$29,506,464	\$14,436,410
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.66	\$2,830	\$1,000	7.66	\$2,830	\$1,000
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	18.60	\$22,072	\$0	750.80	\$774,500	\$0	769.40	\$796,572	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	1.75	\$1,146	\$0	493.08	\$411,541	\$97,917	494.83	\$412,687	\$97,917
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	370.89	\$769,152	\$344,940	370.89	\$769,152	\$344,940
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	54.50	\$21,126	\$6,805	54.50	\$21,126	\$6,805
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$544	\$0	1.00	\$544	\$0



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$590	\$0	1.00	\$590	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$2,660	1518.21	\$1,330,388	\$403,952	1518.21	\$1,330,388	\$406,612
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	61.00	\$39,485	\$25,656	61.00	\$39,485	\$25,656
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1217.60	\$2,147,168	\$801,702	1217.60	\$2,147,168	\$801,702
AUTO CLUB GROUP INSURANCE	66.58	\$39,688	\$11,327	NA	NA	NA	38870.00	\$29,970,998	\$10,918,034	38936.58	\$30,010,686	\$10,929,361
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	21.80	\$19,145	\$4,392	536.13	\$419,252	\$95,430	557.93	\$438,397	\$99,822
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	16.08	\$8,376	\$0	1235.83	\$885,128	\$367,893	1251.91	\$893,504	\$367,893
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$2,054	\$1,660	233.92	\$130,033	\$38,588	238.92	\$132,087	\$40,248
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	1.00	\$234	\$0	30.25	\$18,566	\$7,047	31.25	\$18,800	\$7,047
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	12.17	\$6,923	\$3,201	12.17	\$6,923	\$3,201
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1588.92	\$1,127,170	\$742,408	1588.92	\$1,127,170	\$742,408
CITIZENS INSURANCE COMPANY OF	3.00	\$4,034	\$0	32.42	\$33,132	\$11,165	23024.75	\$20,232,486	\$7,516,634	23060.17	\$20,269,652	\$7,527,799

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	717.33	\$472,387	\$167,132	717.33	\$472,387	\$167,132
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$1,492)	\$0	0.00	(\$1,492)	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	9.00	\$7,096	\$0	9.00	\$7,096	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	22.25	\$8,773	\$3,728	688.59	\$357,349	\$280,533	710.84	\$366,122	\$284,261
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	29.25	\$10,259	\$6,770	670.16	\$372,524	\$133,183	699.41	\$382,783	\$139,953
FARM BUREAU GENERAL INSURANCE	59.79	\$29,881	\$7,656	157.06	\$86,877	\$33,936	7404.01	\$4,796,757	\$3,151,229	7620.86	\$4,913,515	\$3,192,821
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	90.36	\$313,849	\$202,222	90.36	\$313,849	\$202,222
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,068	0.00	\$0	\$1,068
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$5,779	\$0	1.00	\$5,779	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	252.43	\$162,259	\$168,393	252.43	\$162,259	\$168,393
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	14053.50	\$12,087,000	\$4,285,772	14053.50	\$12,087,000	\$4,285,772
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8.58	\$13,452	\$7,246	8.58	\$13,452	\$7,246

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,609)	\$10,931	0.00	(\$1,609)	\$10,931
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	13.00	\$7,830	\$550	7084.00	\$6,338,930	\$4,195,930	7097.00	\$6,346,760	\$4,196,480
FREMONT MUTUAL INSURANCE	NA	NA	NA	2.00	\$1,321	\$0	412.14	\$275,148	\$108,210	414.14	\$276,469	\$108,210
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	1833.62	\$1,944,629	\$1,251,489	1833.62	\$1,944,629	\$1,251,489
GRANGE INSURANCE COMPANY OF	NA	NA	NA	1.00	\$774	\$0	347.00	\$242,650	\$48,594	348.00	\$243,424	\$48,594
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	7.55	\$7,155	\$0	7.55	\$7,155	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	0.58	\$511	\$0	528.57	\$475,929	\$235,910	529.15	\$476,440	\$235,910
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	652.26	\$2,055,846	\$3,245,549	652.26	\$2,055,846	\$3,245,549
HAMILTON MUTUAL INSURANCE	NA	NA	NA	2.00	\$429	\$0	254.08	\$144,168	\$29,094	256.08	\$144,597	\$29,094
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.27	\$1,694	\$0	486.10	\$421,016	\$122,073	489.37	\$422,710	\$122,073
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	288.49	\$174,545	\$43,953	288.49	\$174,545	\$43,953
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$8,814	\$0	14.00	\$8,814	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	17.25	\$12,849	\$10,040	17.25	\$12,849	\$10,040
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	4.00	\$2,181	\$0	2366.43	\$1,380,060	\$1,619,203	2370.43	\$1,382,241	\$1,619,203
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	4.33	\$2,808	\$0	396.65	\$257,975	\$488,792	400.98	\$260,783	\$488,792
HASTINGS MUTUAL INSURANCE	NA	NA	NA	15.58	\$6,520	\$0	4043.16	\$1,100,232	\$225,280	4058.74	\$1,106,752	\$225,280
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	0.00	(\$513)	\$0	19790.66	\$15,110,018	\$6,157,616	19790.66	\$15,109,505	\$6,157,616
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	6447.62	\$4,447,773	\$1,913,797	6447.62	\$4,447,773	\$1,913,797
HORACE MANN INSURANCE COMPANY	3.00	\$1,187	\$0	21.92	\$8,491	\$6,971	1756.42	\$798,784	\$851,770	1781.34	\$808,462	\$858,741
INDIANA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$251	\$0	1.00	\$251	\$0
JEFFERSON INSURANCE COMPANY	NA	NA	NA	6.58	\$4,215	\$0	14.25	\$8,633	\$1,942	20.83	\$12,848	\$1,942
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	5.17	\$2,608	\$0	4216.56	\$3,181,638	\$1,151,492	4221.73	\$3,184,246	\$1,151,492
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$3,259)	\$32,587	0.00	(\$3,259)	\$32,587
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7182.91	\$4,652,769	\$1,728,980	7182.91	\$4,652,769	\$1,728,980

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	107.00	\$60,762	\$4,319	107.00	\$60,762	\$4,319
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	17.00	\$9,993	\$0	17.00	\$9,993	\$0
METROPOLITAN GROUP PROPERTY AND	0.00	\$0	\$7,271	9.00	\$8,021	\$1,010	3394.00	\$3,102,471	\$1,783,277	3403.00	\$3,110,492	\$1,791,558
METROPOLITAN PROPERTY AND CASUALTY	2.00	\$1,490	\$0	2.08	\$554	\$0	239.50	\$218,729	\$86,421	243.58	\$220,773	\$86,421
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	1.66	\$670	\$27,051	19.25	\$33,213	\$334,591	20.91	\$33,883	\$361,642
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	2378.08	\$1,684,227	\$862,687	NA	NA	NA	2378.08	\$1,684,227	\$862,687
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	696.00	\$517,546	\$358,508	696.00	\$517,546	\$358,508
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	17.00	\$11,299	\$892	3114.00	\$2,167,544	\$690,105	3131.00	\$2,178,843	\$690,997
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$671	\$0	1.00	\$671	\$0
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	1382.66	\$1,298,183	\$478,567	1382.66	\$1,298,183	\$478,567
NATIONAL GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$7,975	0.00	\$0	\$7,975
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$199)	\$0	0.00	(\$4,020)	\$335,245	0.00	(\$4,219)	\$335,245

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	1.00	\$464	\$0	205.09	\$69,338	\$52,354	9347.88	\$6,690,878	\$4,061,173	9553.97	\$6,760,680	\$4,113,527
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	14.17	\$10,831	\$250	49.08	\$34,082	\$1,035	63.25	\$44,913	\$1,285
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	138.94	\$421,008	\$111,265	138.94	\$421,008	\$111,265
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	11.33	\$14,864	\$4,977	11.33	\$14,864	\$4,977
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	24.25	\$17,145	\$1,123	24.25	\$17,145	\$1,123
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	31.34	\$14,022	\$256	3403.08	\$2,124,714	\$1,742,144	3434.42	\$2,138,736	\$1,742,400
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	890.33	\$454,145	\$244,162	890.33	\$454,145	\$244,162
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	2290.41	\$1,649,536	\$1,076,248	2290.41	\$1,649,536	\$1,076,248
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	7009.67	\$6,287,258	\$3,246,046	7009.67	\$6,287,258	\$3,246,046
SECURA INSURANCE, A MUTUAL	NA	NA	NA	13.41	\$7,651	\$0	2138.08	\$1,434,019	\$825,977	2151.49	\$1,441,670	\$825,977
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	133.75	\$89,285	\$890	133.75	\$89,285	\$890
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	21.00	\$11,126	\$0	49.74	\$36,338	\$5,225	70.74	\$47,464	\$5,225

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOMPO JAPAN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$2,595	\$0	3.00	\$2,595	\$0
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$125)	\$5,339	0.00	(\$125)	\$5,339
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.01	\$744	\$0	1.01	\$744	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$514	\$81	473.50	\$547,897	\$225,767	474.50	\$548,411	\$225,848
STATE FARM FIRE AND CASUALTY	2.16	\$1,057	\$0	NA	NA	NA	64537.50	\$46,047,696	\$24,667,030	64539.66	\$46,048,753	\$24,667,030
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,535)	\$4,889	0.00	(\$1,535)	\$4,889
TOKIO MARINE AND FIRE INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$804	\$0	1.00	\$804	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	1.00	\$545	\$0	331.82	\$227,195	\$88,887	332.82	\$227,740	\$88,887
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	2721.76	\$1,979,128	\$802,477	2721.76	\$1,979,128	\$802,477
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1991.15	\$1,341,408	\$437,478	1991.15	\$1,341,408	\$437,478
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	3.91	\$2,085	\$0	NA	NA	NA	3.91	\$2,085	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	8.25	\$4,670	\$680	516.50	\$371,077	\$287,897	524.75	\$375,747	\$288,577

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 46 Oakland County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WESTFIELD INSURANCE COMPANY	0.00	\$80	\$0	2.00	\$619	\$0	1273.25	\$971,132	\$1,703,783	1275.25	\$971,831	\$1,703,783
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	8.50	\$10,203	\$1,000	8.50	\$10,203	\$1,000
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	215.00	\$136,088	\$204,260	215.00	\$136,088	\$204,260
Mean:	160.52	\$149,472	\$16,168	75.99	\$50,409	\$24,807	3137.41	\$2,382,194	\$1,161,577	3123.33	\$2,371,554	\$1,150,181
StDev:	447.31	\$445,639	\$42,954	370.56	\$262,108	\$134,526	9161.90	\$6,754,923	\$3,246,764	9080.81	\$6,693,011	\$3,216,709
Min:	0.00	\$0	\$0	0.00	(\$513)	\$0	0.00	(\$4,020)	\$0	0.00	(\$4,219)	\$0
Max:	1503.58	\$1,491,163	\$145,063	2378.08	\$1,684,227	\$862,687	64537.50	\$46,047,696	\$24,667,030	64539.66	\$46,048,753	\$24,667,030



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	14.80	\$5,838	\$0	14.80	\$5,838	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	5.17	\$1,695	\$0	248.83	\$119,056	\$43,714	254.00	\$120,751	\$43,714
ALLSTATE INDEMNITY COMPANY	13.33	\$10,992	\$0	NA	NA	NA	NA	NA	NA	13.33	\$10,992	\$0
ALLSTATE INSURANCE COMPANY	8.00	\$4,596	\$0	NA	NA	NA	551.83	\$332,770	\$52,598	559.83	\$337,366	\$52,598
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	2.41	\$941	\$0	2.41	\$941	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	49.50	\$32,028	\$0	49.50	\$32,028	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	11.08	\$6,324	\$500	11.08	\$6,324	\$500
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.50	\$908	\$0	1.50	\$908	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	1.91	\$753	\$0	1.91	\$753	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	12.00	\$6,524	\$0	12.00	\$6,524	\$0
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	1.00	\$159	\$0	1.00	\$159	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1.86	\$3,914	\$1,233	1.86	\$3,914	\$1,233

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	49.16	\$17,804	\$3,644	NA	NA	NA	936.41	\$588,840	\$137,841	985.57	\$606,644	\$141,485
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	8.21	\$5,305	\$0	8.21	\$5,305	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	183.58	\$79,698	\$67,250	183.58	\$79,698	\$67,250
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.75	\$2,076	\$0	4.75	\$2,076	\$0
BROTHERHOOD MUTUAL INSURANCE	1.00	\$231	\$0	NA	NA	NA	1.00	\$641	\$0	2.00	\$872	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$450	\$0	1.00	\$450	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2050.15	\$795,695	\$1,189,411	2050.15	\$795,695	\$1,189,411
CITIZENS INSURANCE COMPANY OF	NA	NA	NA	5.00	\$1,877	\$0	1115.25	\$651,588	\$171,708	1120.25	\$653,465	\$171,708
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	0.08	(\$627)	\$637	0.08	(\$627)	\$637
EMCASCO INSURANCE COMPANY	NA	NA	NA	2.58	\$1,219	\$1,487	126.08	\$47,359	\$28,453	128.66	\$48,578	\$29,940
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	2.00	\$1,381	\$0	73.76	\$24,445	\$17,282	75.76	\$25,826	\$17,282
FARM BUREAU GENERAL INSURANCE	101.58	\$44,350	\$8,748	182.21	\$72,361	\$18,432	2961.78	\$1,273,779	\$815,076	3245.57	\$1,390,490	\$842,256

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	5.00	\$2,437	\$0	5.00	\$2,437	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	92.74	\$71,367	\$128,755	92.74	\$71,367	\$128,755
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$345	\$0	0.00	\$345	\$0
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	30.00	\$12,244	\$27	973.00	\$543,009	\$476,564	1003.00	\$555,253	\$476,591
FREMONT MUTUAL INSURANCE	NA	NA	NA	5.24	\$810	\$0	242.85	\$88,022	\$70,246	248.09	\$88,832	\$70,246
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	4.78	\$7,556	\$0	4.78	\$7,556	\$0
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	22.33	\$11,568	\$0	22.33	\$11,568	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	1.00	\$308	\$0	1.00	\$308	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,358	\$0	2.00	\$1,358	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$467	\$0	4.93	\$2,762	\$0	5.93	\$3,229	\$0
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.00	\$2,270	\$0	14.96	\$8,666	\$4,672	17.96	\$10,936	\$4,672
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	6.00	\$2,999	\$0	6.00	\$2,999	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	68.25	\$26,130	\$1,597	68.25	\$26,130	\$1,597
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	2.32	\$1,346	\$6,782	2.32	\$1,346	\$6,782
HASTINGS MUTUAL INSURANCE	NA	NA	NA	8.00	\$2,672	\$0	877.33	\$215,767	\$11,895	885.33	\$218,439	\$11,895
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	5526.91	\$2,495,530	\$1,018,619	5526.91	\$2,495,530	\$1,018,619
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	50.49	\$25,543	\$52,491	50.49	\$25,543	\$52,491
HORACE MANN INSURANCE COMPANY	3.00	\$955	\$0	3.00	\$983	\$755	87.58	\$33,097	\$100,890	93.58	\$35,035	\$101,645
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$5)	\$0	0.00	(\$5)	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	126.34	\$60,126	\$14,312	126.34	\$60,126	\$14,312
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$127)	\$0	0.00	(\$127)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	164.41	\$77,557	\$53,007	164.41	\$77,557	\$53,007
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	9.00	\$4,206	\$1,054	9.00	\$4,206	\$1,054
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$521	\$0	NA	NA	NA	17.83	\$10,055	\$9,713	18.83	\$10,576	\$9,713

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.58	\$252	\$0	0.58	\$252	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	459.59	\$222,966	\$537,411	NA	NA	NA	459.59	\$222,966	\$537,411
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	154.00	\$92,571	\$57,673	154.00	\$92,571	\$57,673
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,391	\$0	224.00	\$121,381	\$34,377	227.00	\$122,772	\$34,377
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	5.07	\$7,472	\$0	5.07	\$7,472	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$206)	\$1,836	0.00	(\$206)	\$1,836
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	NA	NA	NA	8.58	\$5,859	\$0	8.58	\$5,859	\$0
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	2.00	\$827	\$0	5.42	\$1,779	\$0	7.42	\$2,606	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	0.38	\$424	\$0	83.59	\$53,602	\$12,860	83.97	\$54,026	\$12,860
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	75.46	\$28,839	\$3,185	573.54	\$273,585	\$355,158	649.00	\$302,424	\$358,344
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	58.16	\$25,308	\$1,395	58.16	\$25,308	\$1,395
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	160.58	\$82,812	\$25,192	160.58	\$82,812	\$25,192

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	516.08	\$283,938	\$75,120	516.08	\$283,938	\$75,120
SECURA INSURANCE, A MUTUAL	NA	NA	NA	52.41	\$22,074	\$1,609	218.41	\$97,390	\$64,727	270.82	\$119,464	\$66,336
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	10.00	\$3,466	\$0	8.08	\$3,770	\$1,010	18.08	\$7,236	\$1,010
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$266)	\$0	0.00	(\$266)	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$307	\$0	NA	NA	NA	1.00	\$307	\$0
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	10170.25	\$4,756,697	\$2,297,310	10170.25	\$4,756,697	\$2,297,310
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$117)	\$0	0.00	(\$117)	\$0
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	21.01	\$11,807	\$0	21.01	\$11,807	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	63.24	\$29,267	\$2,330	63.24	\$29,267	\$2,330
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	11.34	\$4,816	\$11,786	11.34	\$4,816	\$11,786
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	21.33	\$9,420	\$2,014	28.25	\$13,157	\$11,665	49.58	\$22,577	\$13,679
WESTFIELD INSURANCE COMPANY	0.00	\$20	\$0	2.75	\$1,355	\$0	205.08	\$93,360	\$43,190	207.83	\$94,735	\$43,190

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 47 Bay County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	49.50	\$17,285	\$4,702	49.50	\$17,285	\$4,702
Mean:	22.13	\$9,934	\$1,549	41.67	\$18,526	\$26,901	417.48	\$194,909	\$106,809	414.74	\$193,317	\$110,328
StDev:	35.99	\$15,296	\$3,176	104.41	\$49,669	\$117,041	1424.16	\$658,638	\$341,837	1403.77	\$648,601	\$339,740
Min:	0.00	\$20	\$0	0.38	\$307	\$0	0.00	(\$627)	\$0	0.00	(\$627)	\$0
Max:	101.58	\$44,350	\$8,748	459.59	\$222,966	\$537,411	10170.25	\$4,756,697	\$2,297,310	10170.25	\$4,756,697	\$2,297,310

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	31.59	\$29,302	\$2,247	31.59	\$29,302	\$2,247
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	1.25	\$508	\$0	641.09	\$301,813	\$38,059	642.34	\$302,321	\$38,059
ALLSTATE INDEMNITY COMPANY	169.83	\$115,492	\$6,302	NA	NA	NA	NA	NA	NA	169.83	\$115,492	\$6,302
ALLSTATE INSURANCE COMPANY	6.50	\$3,155	\$0	NA	NA	NA	3044.91	\$1,660,675	\$531,289	3051.41	\$1,663,830	\$531,289
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.83	\$3,044	\$0	7.83	\$3,044	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	14.08	\$7,345	\$0	14.08	\$7,345	\$0
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.82	\$27,977	\$0	4.82	\$27,977	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.83	\$334	\$5,949	0.83	\$334	\$5,949
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$122)	\$0	0.00	(\$122)	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	82.00	\$44,388	\$2,655	82.00	\$44,388	\$2,655
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	9.91	\$6,801	\$0	9.91	\$6,801	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	9.81	\$23,322	\$0	9.81	\$23,322	\$0



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	1.50	\$679	\$0	NA	NA	NA	1063.66	\$582,501	\$164,819	1065.16	\$583,180	\$164,819
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	13.19	\$8,189	\$0	13.19	\$8,189	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	177.16	\$102,305	\$30,002	177.16	\$102,305	\$30,002
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	575.65	\$438,680	\$148,146	575.65	\$438,680	\$148,146
CITIZENS INSURANCE COMPANY OF	2.83	\$1,480	\$0	14.00	\$5,747	\$0	8017.25	\$3,932,744	\$2,156,254	8034.08	\$3,939,971	\$2,156,254
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	12.41	\$6,020	\$0	12.41	\$6,020	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$338	\$0	31.66	\$15,582	\$32,998	32.66	\$15,920	\$32,998
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	25.33	\$9,969	\$0	25.33	\$9,969	\$0
FARM BUREAU GENERAL INSURANCE	30.84	\$14,403	\$913	66.52	\$31,370	\$14,287	4235.62	\$1,838,732	\$953,377	4332.98	\$1,884,505	\$968,577
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	15.00	\$65,224	\$11,283	15.00	\$65,224	\$11,283
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	8.20	\$3,380	\$0	8.20	\$3,380	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	563.33	\$453,611	\$50,820	563.33	\$453,611	\$50,820

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,269)	\$38,676	0.00	(\$1,269)	\$38,676
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,222	\$0	1089.00	\$670,889	\$252,502	1092.00	\$672,111	\$252,502
FREMONT MUTUAL INSURANCE	NA	NA	NA	11.41	\$4,739	\$0	417.38	\$193,141	\$43,018	428.79	\$197,880	\$43,018
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	102.00	\$74,975	\$172,858	102.00	\$74,975	\$172,858
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	144.25	\$56,158	\$2,712	144.25	\$56,158	\$2,712
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	1.00	\$1,138	\$0	1.00	\$1,138	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	7.32	\$5,836	\$0	7.32	\$5,836	\$0
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	81.15	\$233,230	\$57,170	81.15	\$233,230	\$57,170
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$458	\$0	20.67	\$9,081	\$22,068	21.67	\$9,539	\$22,068
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	7.89	\$3,195	\$525	232.19	\$108,778	\$25,902	240.08	\$111,973	\$26,427
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	7.42	\$2,907	\$0	7.42	\$2,907	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$377	\$0	1.00	\$377	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$315	\$500	1.00	\$315	\$500
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$475	\$0	156.83	\$57,054	\$7,731	157.83	\$57,529	\$7,731
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	14.00	\$5,693	\$4,992	14.00	\$5,693	\$4,992
HASTINGS MUTUAL INSURANCE	NA	NA	NA	5.66	\$1,072	\$0	611.91	\$135,798	\$11,527	617.57	\$136,870	\$11,527
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6952.83	\$3,353,524	\$1,488,369	6952.83	\$3,353,524	\$1,488,369
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	56.06	\$24,391	\$25,089	56.06	\$24,391	\$25,089
HORACE MANN INSURANCE COMPANY	2.00	\$593	\$0	2.00	\$659	\$0	172.50	\$65,836	\$56,856	176.50	\$67,088	\$56,856
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$246	\$0	1.00	\$246	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.42	\$862	\$0	2325.83	\$1,125,564	\$343,838	2328.25	\$1,126,426	\$343,838
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1842.16	\$789,820	\$185,312	1842.16	\$789,820	\$185,312
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,225	\$0	3.00	\$1,225	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	NA	NA	NA	89.00	\$52,853	\$4,803	89.00	\$52,853	\$4,803

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	1.00	\$1,034	\$0	20.92	\$10,882	\$1,854	21.92	\$11,916	\$1,854
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	(\$56)	\$0	0.00	(\$56)	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	200.09	\$114,785	\$14,972	NA	NA	NA	200.09	\$114,785	\$14,972
MICHIGAN INSURANCE COMPANY	1.00	\$928	\$0	NA	NA	NA	922.00	\$519,698	\$167,881	923.00	\$520,626	\$167,881
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$691	\$0	845.00	\$400,026	\$138,102	847.00	\$400,717	\$138,102
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	18.33	\$12,009	\$1,445	18.33	\$12,009	\$1,445
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$476)	\$67,113	0.00	(\$476)	\$67,113
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	60.43	\$16,107	\$2,392	713.68	\$340,131	\$105,849	774.11	\$356,238	\$108,241
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.25	\$81	\$0	0.25	\$81	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	8.77	\$18,637	\$0	8.77	\$18,637	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	40.45	\$15,258	\$12,584	40.45	\$15,258	\$12,584
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	8.95	\$3,327	\$2,146	691.67	\$349,738	\$494,477	700.62	\$353,065	\$496,622

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	158.83	\$61,960	\$11,389	158.83	\$61,960	\$11,389
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	184.16	\$107,939	\$25,967	184.16	\$107,939	\$25,967
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	555.21	\$317,535	\$184,153	555.21	\$317,535	\$184,153
SECURA INSURANCE, A MUTUAL	NA	NA	NA	5.75	\$2,105	\$417	759.58	\$375,670	\$114,991	765.33	\$377,775	\$115,408
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	45.24	\$18,440	\$572	45.24	\$18,440	\$572
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.00	\$2,654	\$250	16.83	\$6,977	\$975	22.83	\$9,631	\$1,225
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$158)	\$1,004	0.00	(\$158)	\$1,004
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$379	\$0	187.50	\$135,249	\$33,082	188.50	\$135,628	\$33,082
STATE FARM FIRE AND CASUALTY	1.00	\$213	\$0	NA	NA	NA	19351.91	\$8,849,386	\$4,626,970	19352.91	\$8,849,599	\$4,626,970
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$404)	\$12,820	0.00	(\$404)	\$12,820
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	32.01	\$13,134	\$4,958	32.01	\$13,134	\$4,958
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	281.07	\$154,597	\$177,811	281.07	\$154,597	\$177,811

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 48 Ottawa County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	188.74	\$97,493	\$23,544	188.74	\$97,493	\$23,544
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.00	\$19,529	\$0	6.00	\$19,529	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	4.00	\$1,567	\$0	27.00	\$13,165	\$1,729	31.00	\$14,732	\$1,729
WESTFIELD INSURANCE COMPANY	0.00	\$35	\$0	7.00	\$2,091	\$0	223.25	\$121,969	\$31,812	230.25	\$124,095	\$31,812
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$1,510	\$4,650	1.00	\$1,510	\$4,650
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	4.00	\$1,527	\$0	1213.50	\$565,813	\$128,693	1217.50	\$567,340	\$128,693
Mean:	23.94	\$15,220	\$802	18.15	\$8,561	\$1,521	781.68	\$382,304	\$174,293	769.75	\$376,782	\$170,365
StDev:	55.56	\$37,873	\$2,085	43.28	\$24,156	\$4,188	2545.56	\$1,181,525	\$609,656	2516.54	\$1,167,914	\$602,517
Min:	0.00	\$35	\$0	1.00	\$338	\$0	0.00	(\$1,269)	\$0	0.00	(\$1,269)	\$0
Max:	169.83	\$115,492	\$6,302	200.09	\$114,785	\$14,972	19351.91	\$8,849,386	\$4,626,970	19352.91	\$8,849,599	\$4,626,970

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	26.43	\$13,571	\$6,213	26.43	\$13,571	\$6,213
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	1.00	\$313	\$0	1.00	\$163	\$0	2.00	\$476	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	35.83	\$11,477	\$5,353	1549.86	\$779,911	\$510,631	1585.69	\$791,388	\$515,984
ALLSTATE INDEMNITY COMPANY	89.08	\$75,093	\$95,563	NA	NA	NA	NA	NA	NA	89.08	\$75,093	\$95,563
ALLSTATE INSURANCE COMPANY	9.50	\$3,440	\$0	NA	NA	NA	1067.75	\$760,980	\$811,572	1077.25	\$764,420	\$811,572
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	140.41	\$55,101	\$2,048	140.41	\$55,101	\$2,048
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	0.90	\$417	\$0	5.50	\$5,469	\$0	6.40	\$5,886	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	33.92	\$19,977	\$271,048	33.92	\$19,977	\$271,048
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.30	\$1,990	\$0	1.30	\$1,990	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$832)	\$0	0.00	(\$832)	\$0
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$553)	\$0	0.00	(\$553)	\$0
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	4.00	\$1,408	\$0	4.00	\$1,408	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	35.00	\$20,851	\$53,450	35.00	\$20,851	\$53,450
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	4.00	\$2,235	\$1,988	4.00	\$2,235	\$1,988
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	4.51	\$3,782	\$0	4.51	\$3,782	\$0
AUTO CLUB GROUP INSURANCE	89.50	\$33,245	\$19,863	NA	NA	NA	1589.75	\$1,092,693	\$535,308	1679.25	\$1,125,938	\$555,171
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	12.76	\$6,819	\$1,095	12.76	\$6,819	\$1,095
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	639.08	\$309,189	\$80,349	639.08	\$309,189	\$80,349
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	6.00	\$2,816	\$0	75.42	\$35,240	\$4,027	81.42	\$38,056	\$4,027
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	4.00	\$803	\$4,193	5.00	\$1,766	\$2,934	9.00	\$2,569	\$7,127
CENTRAL MUTUAL INSURANCE	NA	NA	NA	1.00	\$287	\$0	1.00	\$376	\$0	2.00	\$663	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.17	\$2,296	\$0	4.17	\$2,296	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	879.09	\$359,827	\$338,364	879.09	\$359,827	\$338,364
CITIZENS INSURANCE COMPANY OF	9.00	\$6,334	\$0	23.00	\$12,340	\$0	4850.50	\$2,974,854	\$1,322,355	4882.50	\$2,993,528	\$1,322,355



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.33	\$10,093	\$3,133	18.33	\$10,093	\$3,133
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$260)	\$0	0.00	(\$260)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	8.75	\$3,815	\$1,827	229.34	\$111,207	\$28,566	238.09	\$115,022	\$30,393
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	9.00	\$2,512	\$1,459	103.84	\$46,990	\$26,466	112.84	\$49,502	\$27,925
FARM BUREAU GENERAL INSURANCE	77.24	\$32,358	\$123,794	158.59	\$73,296	\$82,187	1446.81	\$671,668	\$366,344	1682.64	\$777,322	\$572,325
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$5,027	\$2,308	2.00	\$5,027	\$2,308
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	11.11	\$5,424	\$0	11.11	\$5,424	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	807.91	\$652,508	\$131,821	807.91	\$652,508	\$131,821
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.50	(\$270)	\$0	0.50	(\$270)	\$0
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	1.00	\$1,635	\$0	905.00	\$610,624	\$650,348	906.00	\$612,259	\$650,348
FREMONT MUTUAL INSURANCE	NA	NA	NA	7.91	\$5,586	\$0	280.58	\$149,771	\$135,158	288.49	\$155,357	\$135,158
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	108.25	\$113,690	\$406,081	108.25	\$113,690	\$406,081

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	107.00	\$43,558	\$24,533	107.00	\$43,558	\$24,533
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	10.07	\$36,494	\$0	10.07	\$36,494	\$0
HAMILTON MUTUAL INSURANCE	NA	NA	NA	17.83	\$6,779	\$0	175.57	\$93,909	\$29,989	193.40	\$100,688	\$29,989
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	3.99	\$1,513	\$861	111.33	\$68,280	\$44,027	115.32	\$69,793	\$44,888
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	13.00	\$7,691	\$0	13.00	\$7,691	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	3.00	\$1,143	\$0	144.74	\$67,452	\$16,575	147.74	\$68,595	\$16,575
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$2,587	\$2,724	5.00	\$2,587	\$2,724
HASTINGS MUTUAL INSURANCE	NA	NA	NA	3.00	\$544	\$0	1441.00	\$367,074	\$261,570	1444.00	\$367,618	\$261,570
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	3.16	\$1,246	\$0	9512.25	\$5,029,245	\$2,945,848	9515.41	\$5,030,491	\$2,945,848
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	36.50	\$18,490	\$3,968	36.50	\$18,490	\$3,968
HORACE MANN INSURANCE COMPANY	1.00	\$497	\$0	NA	NA	NA	17.50	\$7,104	\$731	18.50	\$7,601	\$731
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	1.00	\$431	\$0	1.00	\$431	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$811	\$0	2.00	\$811	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.17	\$3,637	\$1,400	6.17	\$3,637	\$1,400
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$490)	\$3,696	0.00	(\$490)	\$3,696
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1063.41	\$570,336	\$384,997	1063.41	\$570,336	\$384,997
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,386	\$0	3.00	\$1,386	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	1.00	\$734	\$0	51.00	\$30,187	\$8,033	52.00	\$30,921	\$8,033
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	11.00	\$7,573	\$0	11.00	\$7,573	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	682.75	\$364,279	\$297,121	NA	NA	NA	682.75	\$364,279	\$297,121
MICHIGAN INSURANCE COMPANY	4.00	\$2,329	\$2,999	NA	NA	NA	431.00	\$228,873	\$79,280	435.00	\$231,202	\$82,279
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	8.00	\$4,018	\$0	687.00	\$412,543	\$140,352	695.00	\$416,561	\$140,352
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	56.78	\$51,115	\$7,487	56.78	\$51,115	\$7,487
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$2,687)	\$129,106	0.00	(\$2,687)	\$129,106

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	43.17	\$11,347	\$225	195.01	\$113,684	\$58,913	238.18	\$125,031	\$59,138
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	3.00	\$1,329	\$0	7.92	\$4,550	\$0	10.92	\$5,879	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.49	\$393	\$0	0.49	\$393	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	6.35	\$4,464	\$0	6.35	\$4,464	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	20.75	\$7,408	\$9,303	420.87	\$212,165	\$25,937	441.62	\$219,573	\$35,240
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	157.33	\$71,683	\$8,610	157.33	\$71,683	\$8,610
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	392.50	\$228,174	\$77,720	392.50	\$228,174	\$77,720
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$425	\$0	1.00	\$425	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	175.42	\$114,645	\$36,558	175.42	\$114,645	\$36,558
SECURA INSURANCE, A MUTUAL	NA	NA	NA	1.33	\$694	\$1,850	398.41	\$220,744	\$91,517	399.74	\$221,438	\$93,367
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	13.00	\$7,748	\$0	13.00	\$7,748	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	6.00	\$2,283	\$0	21.92	\$10,039	\$0	27.92	\$12,322	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 49 Jackson County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$8,144	0.00	\$0	\$8,144
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$273	\$0	112.00	\$66,083	\$24,518	113.00	\$66,356	\$24,518
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	6195.50	\$3,235,560	\$2,266,369	6195.50	\$3,235,560	\$2,266,369
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$120)	\$35,574	0.00	(\$120)	\$35,574
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	12.74	\$8,302	\$2,259	12.74	\$8,302	\$2,259
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	188.07	\$108,465	\$73,449	188.07	\$108,465	\$73,449
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	83.00	\$45,178	\$2,170	83.00	\$45,178	\$2,170
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$456	\$0	57.92	\$27,152	\$10,989	58.92	\$27,608	\$10,989
WESTFIELD INSURANCE COMPANY	0.00	\$115	\$0	37.17	\$12,711	\$9,123	900.33	\$445,125	\$508,852	937.50	\$457,951	\$517,975
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	6.00	\$1,383	\$0	479.00	\$222,549	\$33,219	485.00	\$223,932	\$33,219
Mean:	34.91	\$19,176	\$30,277	37.90	\$18,394	\$14,259	481.87	\$262,702	\$163,009	486.92	\$264,671	\$167,030
StDev:	42.00	\$26,476	\$50,039	127.60	\$67,884	\$56,494	1380.01	\$747,607	\$452,146	1368.74	\$740,985	\$448,833
Min:	0.00	\$115	\$0	0.90	\$273	\$0	0.00	(\$2,687)	\$0	0.00	(\$2,687)	\$0
Max:	89.50	\$75,093	\$123,794	682.75	\$364,279	\$297,121	9512.25	\$5,029,245	\$2,945,848	9515.41	\$5,030,491	\$2,945,848

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	30.77	\$14,252	\$875	30.77	\$14,252	\$875
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	83.67	\$25,799	\$5,561	2231.81	\$931,988	\$543,857	2315.48	\$957,787	\$549,418
ALLSTATE INDEMNITY COMPANY	73.16	\$53,582	\$0	NA	NA	NA	NA	NA	NA	73.16	\$53,582	\$0
ALLSTATE INSURANCE COMPANY	11.50	\$5,737	\$0	NA	NA	NA	2242.75	\$1,302,831	\$297,415	2254.25	\$1,308,568	\$297,415
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	22.00	\$8,555	\$0	22.00	\$8,555	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	1.00	\$1,011	\$0	1.00	\$1,011	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	22.92	\$11,243	\$11,645	22.92	\$11,243	\$11,645
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	9.19	\$9,761	\$11,370	9.19	\$9,761	\$11,370
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,427)	\$984	0.00	(\$1,427)	\$984
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	46.42	\$23,186	\$24,763	46.42	\$23,186	\$24,763
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	3.00	\$2,078	\$0	3.00	\$2,078	\$0
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$957	\$0	1.00	\$957	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	18.25	\$7,391	\$20,759	NA	NA	NA	617.00	\$369,924	\$149,305	635.25	\$377,315	\$170,064
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	37.54	\$26,169	\$65,583	37.54	\$26,169	\$65,583
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	810.16	\$329,021	\$244,522	810.16	\$329,021	\$244,522
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	5.00	\$2,058	\$0	55.25	\$27,020	\$10,509	60.25	\$29,078	\$10,509
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$1,320	\$3,690	3.00	\$1,320	\$3,690
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$678	\$0	1.00	\$678	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	531.99	\$100,012	\$14,433	531.99	\$100,012	\$14,433
CITIZENS INSURANCE COMPANY OF	7.17	\$5,925	\$1,472	10.75	\$5,309	\$0	3816.58	\$1,857,495	\$960,326	3834.50	\$1,868,729	\$961,798
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	18.16	\$7,942	\$0	18.16	\$7,942	\$0
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$1,494	0.00	\$0	\$1,494
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$339)	\$0	0.00	(\$339)	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	13.00	\$5,162	\$933	139.16	\$59,028	\$19,592	152.16	\$64,190	\$20,525

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	22.33	\$8,261	\$1,240	22.33	\$8,261	\$1,240
FARM BUREAU GENERAL INSURANCE	169.19	\$62,395	\$12,328	486.25	\$194,258	\$77,139	4606.73	\$1,863,117	\$1,075,298	5262.17	\$2,119,770	\$1,164,765
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.97	\$21,623	\$770	6.97	\$21,623	\$770
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	16.23	\$6,275	\$0	16.23	\$6,275	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	429.50	\$326,872	\$72,061	429.50	\$326,872	\$72,061
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,102	\$0	1.00	\$1,102	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,659)	\$1,387	0.00	(\$1,659)	\$1,387
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,994	\$0	599.00	\$339,724	\$133,683	602.00	\$341,718	\$133,683
FREMONT MUTUAL INSURANCE	NA	NA	NA	77.19	\$31,977	\$4,278	809.22	\$378,222	\$578,164	886.41	\$410,199	\$582,442
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	200.50	\$126,863	\$32,302	200.50	\$126,863	\$32,302
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	208.08	\$76,150	\$11,183	208.08	\$76,150	\$11,183
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	11.00	\$7,592	\$4,691	11.00	\$7,592	\$4,691



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	45.07	\$173,610	\$82,297	45.07	\$173,610	\$82,297
HAMILTON MUTUAL INSURANCE	NA	NA	NA	4.50	\$2,385	\$149	17.00	\$8,888	\$0	21.50	\$11,273	\$149
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	33.83	\$14,002	\$0	93.36	\$49,882	\$60,263	127.19	\$63,884	\$60,263
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	7.17	\$3,035	\$0	7.17	\$3,035	\$0
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$1,039	\$0	1.00	\$1,039	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	0.17	\$59	\$0	155.09	\$61,897	\$132,320	155.26	\$61,956	\$132,320
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	4.25	\$1,762	\$12,382	4.25	\$1,762	\$12,382
HASTINGS MUTUAL INSURANCE	NA	NA	NA	1.00	\$664	\$0	347.91	\$67,909	\$6,505	348.91	\$68,573	\$6,505
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$683	\$0	8808.41	\$3,777,482	\$2,724,994	8810.41	\$3,778,165	\$2,724,994
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	14.00	\$7,292	\$0	14.00	\$7,292	\$0
HORACE MANN INSURANCE COMPANY	NA	NA	NA	4.00	\$1,674	\$2,217	53.00	\$19,898	\$8,993	57.00	\$21,572	\$11,210
JEFFERSON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$592	\$0	1.00	\$592	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	2.50	\$958	\$0	318.36	\$164,712	\$242,675	320.86	\$165,670	\$242,675
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$34)	\$0	0.00	(\$34)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	720.08	\$307,192	\$50,075	720.08	\$307,192	\$50,075
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$2,435	\$953	8.00	\$2,435	\$953
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	3.00	\$1,129	\$0	69.00	\$42,942	\$12,985	72.00	\$44,071	\$12,985
METROPOLITAN PROPERTY AND CASUALTY	1.00	\$825	\$0	NA	NA	NA	27.42	\$16,589	\$3,739	28.42	\$17,414	\$3,739
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1278.09	\$576,583	\$491,012	NA	NA	NA	1278.09	\$576,583	\$491,012
MICHIGAN INSURANCE COMPANY	14.00	\$4,951	\$1,500	NA	NA	NA	945.00	\$451,134	\$2,170	959.00	\$456,085	\$3,670
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	2.00	\$818	\$0	574.00	\$252,436	\$61,265	576.00	\$253,254	\$61,265
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	198.75	\$94,222	\$25,375	198.75	\$94,222	\$25,375
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$49)	\$4,688	0.00	(\$3,162)	\$246,211	0.00	(\$3,211)	\$250,899
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	33.33	\$9,004	\$5,796	373.59	\$182,627	\$53,305	406.92	\$191,631	\$59,101

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	1.00	\$208	\$0	4.08	\$2,041	\$0	5.08	\$2,249	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	12.24	\$54,351	\$0	12.24	\$54,351	\$0
PARTNERS MUTUAL INSURANCE	NA	NA	NA	4.28	\$2,530	\$0	370.62	\$225,606	\$214,002	374.90	\$228,136	\$214,002
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$331	\$0	1.00	\$331	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	52.00	\$21,175	\$7,179	563.88	\$257,017	\$160,315	615.88	\$278,192	\$167,494
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	5.00	\$2,741	\$0	5.00	\$2,741	\$0
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	258.08	\$129,270	\$116,507	258.08	\$129,270	\$116,507
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	599.29	\$298,350	\$167,467	599.29	\$298,350	\$167,467
SECURA INSURANCE, A MUTUAL	NA	NA	NA	7.00	\$3,574	\$0	310.83	\$134,157	\$145,499	317.83	\$137,731	\$145,499
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	26.75	\$11,852	\$0	26.75	\$11,852	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	3.00	\$685	\$0	36.83	\$13,420	\$4,138	39.83	\$14,105	\$4,138
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$517)	\$0	0.00	(\$517)	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 50 Muskegon County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	NA	NA	NA	5.00	\$1,771	\$0	101.00	\$55,446	\$5,904	106.00	\$57,217	\$5,904
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	8928.75	\$4,250,713	\$2,062,058	8928.75	\$4,250,713	\$2,062,058
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$506)	\$295	0.00	(\$506)	\$295
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	7.19	\$4,644	\$0	7.19	\$4,644	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	191.31	\$97,190	\$35,100	191.31	\$97,190	\$35,100
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	82.99	\$39,365	\$3,961	82.99	\$39,365	\$3,961
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$4,589	\$0	3.00	\$4,589	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	7.00	\$2,463	\$0	91.17	\$42,554	\$10,321	98.17	\$45,017	\$10,321
WESTFIELD INSURANCE COMPANY	0.00	\$39	\$0	5.00	\$1,335	\$759	325.67	\$137,682	\$28,470	330.67	\$139,056	\$29,229
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	9.00	\$2,010	\$0	641.00	\$293,186	\$185,909	650.00	\$295,196	\$185,909
Mean:	36.78	\$17,606	\$4,507	76.31	\$32,508	\$21,418	536.17	\$249,684	\$139,220	552.73	\$256,412	\$143,578
StDev:	58.39	\$25,163	\$7,790	252.80	\$112,730	\$93,167	1536.43	\$696,524	\$411,312	1545.44	\$697,878	\$411,152
Min:	0.00	\$39	\$0	0.00	(\$49)	\$0	0.00	(\$3,162)	\$0	0.00	(\$3,211)	\$0
Max:	169.19	\$62,395	\$20,759	1278.09	\$576,583	\$491,012	8928.75	\$4,250,713	\$2,724,994	8928.75	\$4,250,713	\$2,724,994

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	28.40	\$19,006	\$56,147	28.40	\$19,006	\$56,147
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$410	\$0	1.00	\$410	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	2.00	\$832	\$0	199.92	\$103,695	\$38,135	201.92	\$104,527	\$38,135
ALLSTATE INDEMNITY COMPANY	60.00	\$51,806	\$0	NA	NA	NA	NA	NA	NA	60.00	\$51,806	\$0
ALLSTATE INSURANCE COMPANY	24.08	\$13,488	\$0	NA	NA	NA	1335.16	\$893,116	\$517,794	1359.24	\$906,604	\$517,794
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.50	\$2,461	\$653	6.50	\$2,461	\$653
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	1.70	\$923	\$0	28.20	\$23,771	\$0	29.90	\$24,694	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	17.58	\$11,042	\$19,150	17.58	\$11,042	\$19,150
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	1.00	\$2,608	\$0	1.00	\$2,608	\$0
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$524	\$0	1.00	\$524	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	26.58	\$17,426	\$5,569	26.58	\$17,426	\$5,569
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2.00	\$1,552	\$75	2.00	\$1,552	\$75

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	5.44	\$8,893	\$0	5.44	\$8,893	\$0
AUTO CLUB GROUP INSURANCE	7.83	\$3,409	\$760	NA	NA	NA	1017.58	\$759,039	\$398,071	1025.41	\$762,448	\$398,831
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$260)	\$0	10.02	\$6,915	\$0	10.02	\$6,655	\$0
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	2.00	\$1,452	\$0	780.08	\$417,977	\$515,231	782.08	\$419,429	\$515,231
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	9.00	\$5,085	\$881	9.00	\$5,085	\$881
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	7.00	\$3,611	\$0	7.00	\$3,611	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.42	\$380	\$0	0.42	\$380	\$0
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	191.61	\$103,734	\$528,026	191.61	\$103,734	\$528,026
CITIZENS INSURANCE COMPANY OF	0.50	\$396	\$0	3.00	\$1,960	\$715	3520.58	\$2,216,251	\$1,483,023	3524.08	\$2,218,607	\$1,483,738
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	13.08	\$7,670	\$0	13.08	\$7,670	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	1.00	\$847	\$672	150.41	\$65,989	\$39,469	151.41	\$66,836	\$40,141
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	3.08	\$1,415	\$0	166.91	\$79,385	\$13,042	169.99	\$80,800	\$13,042

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	53.52	\$26,967	\$15,780	250.83	\$127,539	\$216,447	2512.40	\$1,316,302	\$720,646	2816.75	\$1,470,808	\$952,873
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.70	\$61,680	\$0	18.70	\$61,680	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	13.45	\$7,018	\$0	13.45	\$7,018	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	955.66	\$648,404	\$270,046	955.66	\$648,404	\$270,046
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	5.00	\$2,206	\$542	1025.00	\$658,818	\$365,290	1030.00	\$661,024	\$365,832
FREMONT MUTUAL INSURANCE	NA	NA	NA	8.40	\$4,366	\$2,234	258.63	\$130,427	\$60,182	267.03	\$134,793	\$62,415
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	110.27	\$134,988	\$29,598	110.27	\$134,988	\$29,598
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	26.16	\$15,172	\$0	26.16	\$15,172	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	3.00	\$2,043	\$815	3.00	\$2,043	\$815
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	80.84	\$217,121	\$40,430	80.84	\$217,121	\$40,430
HAMILTON MUTUAL INSURANCE	NA	NA	NA	1.00	\$460	\$0	66.50	\$41,854	\$7,421	67.50	\$42,314	\$7,421
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	1.00	\$534	\$0	21.30	\$13,905	\$1,463	22.30	\$14,439	\$1,463

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	16.17	\$9,547	\$0	16.17	\$9,547	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.42	\$1,030	\$0	1.42	\$1,030	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	97.17	\$43,414	\$15,986	97.17	\$43,414	\$15,986
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	0.58	\$274	\$2,191	8.83	\$6,132	\$12,992	9.41	\$6,406	\$15,183
HASTINGS MUTUAL INSURANCE	NA	NA	NA	62.58	\$7,590	\$2,435	2961.91	\$798,029	\$487,058	3024.49	\$805,619	\$489,493
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	7193.08	\$3,973,026	\$2,567,343	7193.08	\$3,973,026	\$2,567,343
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	68.26	\$36,310	\$32,040	68.26	\$36,310	\$32,040
HORACE MANN INSURANCE COMPANY	1.00	\$210	\$0	1.00	\$300	\$0	24.08	\$8,551	\$9,128	26.08	\$9,061	\$9,128
JEFFERSON INSURANCE COMPANY	NA	NA	NA	2.00	\$963	\$4,000	1.00	\$682	\$0	3.00	\$1,645	\$4,000
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	\$0	\$600	139.00	\$79,074	\$22,937	139.00	\$79,074	\$23,537
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	0.00	(\$47)	\$0	0.00	(\$47)	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	926.58	\$501,355	\$141,667	926.58	\$501,355	\$141,667



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2.00	\$767	\$0	2.00	\$767	\$0
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	2.00	\$1,216	\$0	158.00	\$96,048	\$46,520	160.00	\$97,264	\$46,520
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	22.17	\$12,923	\$4,927	22.17	\$12,923	\$4,927
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	\$0	\$200	0.91	\$435	\$9,242	0.91	\$435	\$9,442
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	267.42	\$146,048	\$48,750	NA	NA	NA	267.42	\$146,048	\$48,750
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	227.00	\$153,094	\$73,016	227.00	\$153,094	\$73,016
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	3.00	\$1,752	\$0	585.00	\$359,544	\$147,136	588.00	\$361,296	\$147,136
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	10.00	\$7,833	\$5,064	10.00	\$7,833	\$5,064
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$43)	\$3,564	0.00	(\$43)	\$3,564
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	88.41	\$27,081	\$5,340	875.28	\$499,466	\$321,629	963.69	\$526,547	\$326,969
NORTHERN ASSURANCE COMPANY OF	0.00	\$87	\$0	2.00	\$830	\$0	0.42	\$153	\$1,562	2.42	\$1,070	\$1,562
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	0.17	\$76	\$0	1.08	\$6,280	\$0	1.25	\$6,356	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	9.00	\$49,537	\$1,657	9.00	\$49,537	\$1,657
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$366	\$1,250	0.00	\$366	\$1,250
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	24.63	\$11,402	\$11,138	794.65	\$424,023	\$263,985	819.28	\$435,425	\$275,123
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	56.08	\$24,024	\$1,945	56.08	\$24,024	\$1,945
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	129.08	\$81,049	\$49,599	129.08	\$81,049	\$49,599
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,205	\$0	1.00	\$1,205	\$0
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$1,941	\$0	3.00	\$1,941	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	137.38	\$112,304	\$86,184	137.38	\$112,304	\$86,184
SECURA INSURANCE, A MUTUAL	NA	NA	NA	1.83	\$105	\$0	46.58	\$27,594	\$23,856	48.41	\$27,699	\$23,856
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$772	\$0	2.00	\$772	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	2.00	\$666	\$0	9.00	\$4,512	\$0	11.00	\$5,178	\$0
STATE AUTOMOBILE MUTUAL	NA	NA	NA	1.00	\$516	\$0	127.00	\$104,843	\$55,120	128.00	\$105,359	\$55,120

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 51 Monroe County**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	NA	NA	NA	NA	NA	NA	9268.25	\$5,151,473	\$4,078,107	9268.25	\$5,151,473	\$4,078,107
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$376)	\$2,157	0.00	(\$376)	\$2,157
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	10.01	\$5,854	\$129	10.01	\$5,854	\$129
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	150.66	\$87,272	\$54,138	150.66	\$87,272	\$54,138
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	61.67	\$38,933	\$20,849	61.67	\$38,933	\$20,849
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	4.00	\$1,828	\$1,142	17.67	\$12,919	\$15,345	21.67	\$14,747	\$16,486
WESTFIELD INSURANCE COMPANY	0.00	\$90	\$0	6.00	\$2,098	\$725	1089.66	\$619,331	\$432,316	1095.66	\$621,519	\$433,041
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	59.00	\$28,912	\$17,734	59.00	\$28,912	\$17,734
Mean:	18.37	\$12,057	\$2,068	24.92	\$11,501	\$9,904	485.93	\$273,953	\$180,992	484.96	\$272,623	\$180,388
StDev:	25.09	\$18,678	\$5,547	66.53	\$34,541	\$40,030	1424.73	\$785,876	\$572,554	1415.65	\$779,630	\$569,266
Min:	0.00	\$87	\$0	0.00	(\$260)	\$0	0.00	(\$376)	\$0	0.00	(\$376)	\$0
Max:	60.00	\$51,806	\$15,780	267.42	\$146,048	\$216,447	9268.25	\$5,151,473	\$4,078,107	9268.25	\$5,151,473	\$4,078,107

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	44.06	\$20,614	\$0	44.06	\$20,614	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	166.82	\$56,687	\$35,201	3184.38	\$1,400,358	\$752,424	3351.20	\$1,457,045	\$787,625
ALLSTATE INDEMNITY COMPANY	65.66	\$42,514	\$2,170	NA	NA	NA	NA	NA	NA	65.66	\$42,514	\$2,170
ALLSTATE INSURANCE COMPANY	11.50	\$4,677	\$20,394	NA	NA	NA	2006.75	\$1,156,335	\$932,560	2018.25	\$1,161,012	\$952,954
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	6.41	\$2,503	\$0	6.41	\$2,503	\$0
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	NA	NA	NA	1.30	\$2,867	\$0	1.30	\$2,867	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	6.17	\$3,091	\$0	6.17	\$3,091	\$0
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	7.58	\$2,984	\$0	7.58	\$2,984	\$0
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	(\$63)	\$0	50.17	\$29,653	\$650	50.17	\$29,590	\$650
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.00	\$705	\$0	33.41	\$17,009	\$453	35.41	\$17,714	\$453
AUTO CLUB GROUP INSURANCE	11.83	\$3,097	\$3,289	NA	NA	NA	478.33	\$264,254	\$254,377	490.16	\$267,351	\$257,666
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	3.01	\$2,055	\$0	27.12	\$28,829	\$1,064	30.12	\$30,884	\$1,064

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	16.33	\$7,242	\$0	1901.91	\$826,815	\$476,385	1918.24	\$834,057	\$476,385
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	3.00	\$874	\$0	9.08	\$4,575	\$0	12.08	\$5,449	\$0
BROTHERHOOD MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$842	\$0	2.00	\$842	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	1.17	\$36	\$0	9.83	\$5,758	\$32,271	11.00	\$5,794	\$32,271
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	780.08	\$454,081	\$495,188	780.08	\$454,081	\$495,188
CITIZENS INSURANCE COMPANY OF	2.00	\$784	\$0	192.75	\$76,109	\$7,573	9994.50	\$4,684,739	\$2,862,905	10189.25	\$4,761,632	\$2,870,478
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	56.83	\$44,084	\$1,210	56.83	\$44,084	\$1,210
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	(\$53)	\$0	0.00	(\$53)	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$513	\$0	1.00	\$513	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	4.25	\$1,389	\$0	327.84	\$122,311	\$59,715	332.09	\$123,700	\$59,715
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	8.00	\$2,193	\$0	108.15	\$39,996	\$53,550	116.15	\$42,189	\$53,550
FARM BUREAU GENERAL INSURANCE	208.90	\$69,740	\$63,102	342.71	\$138,849	\$36,994	2127.31	\$969,399	\$547,638	2678.92	\$1,177,988	\$647,734

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	6.80	\$3,854	\$0	6.80	\$3,854	\$0
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	980.16	\$577,119	\$162,342	980.16	\$577,119	\$162,342
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$73)	\$0	0.00	(\$73)	\$0
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	44.00	\$17,873	\$1,930	4624.00	\$2,342,016	\$2,038,230	4668.00	\$2,359,889	\$2,040,160
FREMONT MUTUAL INSURANCE	NA	NA	NA	19.57	\$9,545	\$6,257	615.57	\$331,718	\$100,473	635.14	\$341,263	\$106,730
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	101.81	\$77,306	\$115,541	101.81	\$77,306	\$115,541
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2.00	\$1,348	\$0	2.00	\$1,348	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	3.90	\$2,217	\$0	3.90	\$2,217	\$0
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	418.00	\$123,705	\$30,444	388.00	\$129,203	\$72,684	806.00	\$252,908	\$103,128
HAMILTON MUTUAL INSURANCE	NA	NA	NA	2.25	\$1,188	\$1,073	84.84	\$32,988	\$6,992	87.09	\$34,176	\$8,065
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	10.99	\$6,000	\$0	121.79	\$75,517	\$29,096	132.78	\$81,517	\$29,096
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	8.66	\$4,285	\$0	8.66	\$4,285	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$620	\$243	1.00	\$620	\$243
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$840	\$747	1.00	\$840	\$747
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	1.00	\$257	\$4,635	412.59	\$176,444	\$286,651	413.59	\$176,701	\$291,286
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	NA	NA	NA	1.99	\$1,038	\$8,029	1.99	\$1,038	\$8,029
HASTINGS MUTUAL INSURANCE	NA	NA	NA	68.41	\$16,127	\$0	1249.50	\$339,035	\$55,134	1317.91	\$355,162	\$55,134
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	56.16	\$19,126	\$641	30503.83	\$13,237,390	\$6,832,549	30559.99	\$13,256,516	\$6,833,190
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	46.62	\$28,445	\$3,000	46.62	\$28,445	\$3,000
HORACE MANN INSURANCE COMPANY	11.42	\$4,037	\$0	7.50	\$3,065	\$2,252	323.25	\$113,895	\$503,818	342.17	\$120,997	\$506,070
JEFFERSON INSURANCE COMPANY	NA	NA	NA	1.00	\$742	\$0	2.00	\$662	\$0	3.00	\$1,404	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	6.42	\$3,126	\$0	737.57	\$409,057	\$342,878	743.99	\$412,183	\$342,878
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	3.00	\$702	\$546	3.00	\$702	\$546
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	2033.08	\$947,133	\$416,910	2033.08	\$947,133	\$416,910

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	1.00	\$426	\$0	1.00	\$323	\$0	38.00	\$20,924	\$6,164	40.00	\$21,673	\$6,164
METROPOLITAN PROPERTY AND CASUALTY	3.00	\$1,612	\$0	NA	NA	NA	23.50	\$13,670	\$3,105	26.50	\$15,282	\$3,105
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	(\$122)	\$0	0.00	(\$122)	\$0
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	1710.09	\$802,660	\$538,112	NA	NA	NA	1710.09	\$802,660	\$538,112
MICHIGAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	32.00	\$20,121	\$6,000	32.00	\$20,121	\$6,000
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$950	\$0	74.00	\$40,507	\$3,002	75.00	\$41,457	\$3,002
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	12.63	\$11,164	\$0	12.63	\$11,164	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$258)	\$8,986	0.00	(\$4,360)	\$166,790	0.00	(\$4,618)	\$175,776
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	0.09	\$183	\$175	71.08	\$40,204	\$4,072	71.17	\$40,387	\$4,247
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2.67	\$5,681	\$0	2.67	\$5,681	\$0
NORTHERN MUTUAL INSURANCE	205.30	\$41,585	\$39,572	2297.56	\$540,246	\$328,463	9436.10	\$3,539,005	\$2,796,915	11938.96	\$4,120,836	\$3,164,950
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4.00	\$2,746	\$40,820	4.00	\$2,746	\$40,820



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PARTNERS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	15.42	\$11,024	\$5,427	15.42	\$11,024	\$5,427
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$492	\$0	1.00	\$492	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	143.67	\$56,489	\$5,669	1351.34	\$650,692	\$514,020	1495.01	\$707,180	\$519,689
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	79.08	\$29,778	\$13,293	79.08	\$29,778	\$13,293
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	816.50	\$428,437	\$132,666	816.50	\$428,437	\$132,666
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1.00	\$259	\$0	1.00	\$259	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	83.18	\$55,428	\$33,487	83.18	\$55,428	\$33,487
SECURA INSURANCE, A MUTUAL	NA	NA	NA	8.58	\$4,319	\$0	73.16	\$53,712	\$27,277	81.74	\$58,031	\$27,277
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	7.00	\$2,665	\$0	33.31	\$13,186	\$250	40.31	\$15,851	\$250
STATE AUTOMOBILE MUTUAL	NA	NA	NA	NA	NA	NA	23.00	\$15,857	\$0	23.00	\$15,857	\$0
STATE FARM FIRE AND CASUALTY	1.00	\$260	\$0	NA	NA	NA	14927.83	\$7,440,803	\$4,709,404	14928.83	\$7,441,063	\$4,709,404
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$597)	\$13,500	0.00	(\$597)	\$13,500

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 52 Upper Peninsula**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	1.18	\$349	\$0	1.18	\$349	\$0
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	664.84	\$378,910	\$287,642	664.84	\$378,910	\$287,642
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	153.17	\$82,364	\$205,984	153.17	\$82,364	\$205,984
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	1.00	\$367	\$0	19.33	\$12,737	\$0	20.33	\$13,104	\$0
WESTFIELD INSURANCE COMPANY	0.00	\$33	\$0	4.83	\$1,670	\$420	155.58	\$91,431	\$28,988	160.41	\$93,134	\$29,408
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	1.00	\$45	\$0	41.00	\$19,537	\$16,059	42.00	\$19,582	\$16,059
Mean:	47.42	\$15,342	\$11,684	163.27	\$55,779	\$29,671	1204.62	\$551,161	\$348,173	1251.59	\$563,507	\$353,827
StDev:	81.11	\$24,212	\$21,160	482.59	\$163,143	\$106,072	4143.56	\$1,844,475	\$1,053,432	4179.44	\$1,839,970	\$1,053,475
Min:	0.00	\$33	\$0	0.00	(\$258)	\$0	0.00	(\$4,360)	\$0	0.00	(\$4,618)	\$0
Max:	208.90	\$69,740	\$63,102	2297.56	\$802,660	\$538,112	30503.83	\$13,237,390	\$6,832,549	30559.99	\$13,256,516	\$6,833,190

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$509	\$0	1.00	\$509	\$0
AFFILIATED FM INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,200	\$0	1.00	\$1,200	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	133.33	\$153,699	\$39,694	133.33	\$153,699	\$39,694
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	6.93	\$3,114	\$0	6.93	\$3,114	\$0
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	222.75	\$72,244	\$5,029	4807.78	\$2,306,709	\$1,103,785	5030.53	\$2,378,953	\$1,108,814
ALLSTATE INDEMNITY COMPANY	513.58	\$375,254	\$5,281	NA	NA	NA	NA	NA	NA	513.58	\$375,254	\$5,281
ALLSTATE INSURANCE COMPANY	69.25	\$36,459	\$3,555	NA	NA	NA	8457.92	\$5,262,560	\$3,516,803	8527.17	\$5,299,019	\$3,520,358
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	101.16	\$39,708	\$8,095	101.16	\$39,708	\$8,095
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	7.50	\$8,506	\$0	143.60	\$94,624	\$0	151.10	\$103,130	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	5.17	\$2,018	\$0	147.75	\$88,409	\$65,497	152.92	\$90,427	\$65,497
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	73.76	\$191,246	\$3,645	73.76	\$191,246	\$3,645
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	8.66	\$3,331	\$3,482	8.66	\$3,331	\$3,482

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$1,213	\$57,601	1.00	\$1,213	\$57,601
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	0.00	(\$20)	\$0	258.18	\$196,179	\$47,367	258.18	\$196,159	\$47,367
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	5.00	\$1,899	\$0	54.41	\$28,597	\$6,816	59.41	\$30,496	\$6,816
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	67.68	\$122,586	\$11,024	67.68	\$122,586	\$11,024
AUTO CLUB GROUP INSURANCE	95.91	\$34,197	\$6,073	NA	NA	NA	6873.16	\$4,282,449	\$1,485,315	6969.07	\$4,316,646	\$1,491,388
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	3.00	\$1,987	\$0	60.50	\$52,691	\$9,523	63.50	\$54,678	\$9,523
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	14.41	\$4,919	\$0	6236.33	\$2,775,532	\$808,549	6250.74	\$2,780,451	\$808,549
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	4.00	\$1,253	\$11,378	72.17	\$38,638	\$1,227	76.17	\$39,891	\$12,605
BROTHERHOOD MUTUAL INSURANCE	1.00	\$260	\$0	2.00	\$885	\$0	23.33	\$12,934	\$0	26.33	\$14,079	\$0
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$1,103	\$0	1.00	\$1,103	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	8.00	\$4,184	\$0	8.00	\$4,184	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	7.25	\$2,638	\$0	6.00	\$2,635	\$0	13.25	\$5,273	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	4549.73	\$2,069,315	\$1,457,767	4549.73	\$2,069,315	\$1,457,767
CITIZENS INSURANCE COMPANY OF	16.75	\$8,885	\$123,086	237.25	\$97,068	\$20,456	32368.42	\$16,428,561	\$9,513,919	32622.42	\$16,534,514	\$9,657,461
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	33.33	\$17,330	\$2,927	33.33	\$17,330	\$2,927
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$3,500	0.00	\$0	\$3,500
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.94	\$1,667	\$0	0.94	\$1,667	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$981	\$0	1.00	\$981	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	20.92	\$6,781	\$158,628	814.78	\$318,416	\$208,408	835.70	\$325,197	\$367,036
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	13.17	\$4,861	\$0	280.85	\$119,970	\$205,574	294.02	\$124,831	\$205,574
FARM BUREAU GENERAL INSURANCE	638.18	\$233,242	\$154,701	1502.30	\$669,887	\$453,754	11983.06	\$5,859,850	\$3,333,070	14123.54	\$6,762,979	\$3,941,525
FARMERS' MUTUAL INSURANCE	NA	NA	NA	3309.00	\$9,471	\$0	82397.00	\$306,773	\$136,064	85706.00	\$316,244	\$136,064
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	198.22	\$714,528	\$50,007	198.22	\$714,528	\$50,007
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$93)	\$249,657	0.00	(\$93)	\$249,657

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	25.16	\$15,082	\$2,417	25.16	\$15,082	\$2,417
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	2602.25	\$1,838,301	\$760,569	2602.25	\$1,838,301	\$760,569
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1.87	\$1,064	\$0	1.87	\$1,064	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$4,688)	\$23,218	0.00	(\$4,688)	\$23,218
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	60.00	\$24,232	\$1,347	8579.00	\$4,948,759	\$2,734,484	8639.00	\$4,972,991	\$2,735,831
FREMONT MUTUAL INSURANCE	NA	NA	NA	365.33	\$134,682	\$39,052	5723.70	\$2,635,215	\$1,781,317	6089.03	\$2,769,897	\$1,820,368
GE PROPERTY & CASUALTY INSURANCE	0.00	\$185	\$0	45.00	\$16,415	\$4,183	29.00	\$11,955	\$8,204	74.00	\$28,555	\$12,387
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	328.93	\$414,595	\$1,974,216	328.93	\$414,595	\$1,974,216
GRANGE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	33.91	\$20,016	\$0	33.91	\$20,016	\$0
GREAT AMERICAN SECURITY	NA	NA	NA	NA	NA	NA	4.31	\$3,137	\$0	4.31	\$3,137	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	NA	NA	NA	9.22	\$5,721	\$0	9.22	\$5,721	\$0
GREAT LAKES MUTUAL INSURANCE	NA	NA	NA	215.00	\$54,637	\$53,599	187.00	\$57,065	\$74,592	402.00	\$111,702	\$128,191

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	306.56	\$841,420	\$314,515	306.56	\$841,420	\$314,515
HAMILTON MUTUAL INSURANCE	NA	NA	NA	77.01	\$24,224	\$6,567	402.67	\$168,578	\$29,043	479.68	\$192,802	\$35,610
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	43.09	\$20,756	\$2,030	1146.62	\$668,355	\$359,359	1189.71	\$689,111	\$361,389
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	1.00	\$430	\$0	44.08	\$21,302	\$12,828	45.08	\$21,732	\$12,828
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	2.00	\$1,786	\$0	2.00	\$1,786	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.92	\$2,250	\$0	3.92	\$2,250	\$0
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	3.08	\$1,553	\$3,622	1439.26	\$593,404	\$128,585	1442.34	\$594,957	\$132,207
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	2.00	\$889	\$0	43.51	\$21,013	\$17,269	45.51	\$21,902	\$17,269
HASTINGS MUTUAL INSURANCE	NA	NA	NA	173.75	\$50,090	\$4,624	7553.50	\$1,974,604	\$440,142	7727.25	\$2,024,694	\$444,766
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	13.58	\$3,752	\$0	69604.08	\$33,630,432	\$17,193,012	69617.66	\$33,634,184	\$17,193,012
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	814.86	\$438,986	\$130,497	814.86	\$438,986	\$130,497
HORACE MANN INSURANCE COMPANY	29.25	\$11,056	\$0	63.67	\$23,240	\$0	213.00	\$93,429	\$17,330	305.92	\$127,725	\$17,330

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
INDIANA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$485	\$0	3.00	\$485	\$0
JEFFERSON INSURANCE COMPANY	NA	NA	NA	4.00	\$1,288	\$0	4.25	\$1,838	\$0	8.25	\$3,126	\$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	18.42	\$7,583	\$2,869	1219.09	\$682,925	\$236,849	1237.51	\$690,508	\$239,718
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	2.00	(\$1,904)	\$5,271	2.00	(\$1,904)	\$5,271
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3799.50	\$1,763,742	\$605,732	3799.50	\$1,763,742	\$605,732
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,055	\$0	3.00	\$1,055	\$0
METROPOLITAN GROUP PROPERTY AND	1.00	\$260	\$0	7.00	\$4,032	\$0	378.00	\$180,675	\$24,496	386.00	\$184,967	\$24,496
METROPOLITAN PROPERTY AND CASUALTY	NA	NA	NA	3.00	\$2,387	\$0	48.17	\$29,909	\$1,461	51.17	\$32,296	\$1,461
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	(\$524)	\$55	2.83	\$2,325	\$11,986	2.83	\$1,801	\$12,041
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	3730.08	\$1,833,526	\$1,621,461	NA	NA	NA	3730.08	\$1,833,526	\$1,621,461
MICHIGAN INSURANCE COMPANY	1.00	\$839	\$0	NA	NA	NA	1743.00	\$983,888	\$967,540	1744.00	\$984,727	\$967,540
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	39.00	\$18,088	\$1,865	2918.00	\$1,614,647	\$881,931	2957.00	\$1,632,735	\$883,796



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	175.70	\$155,236	\$22,310	175.70	\$155,236	\$22,310
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$482	\$0	1.00	\$482	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$218)	\$54,242	0.00	(\$5,203)	\$230,981	0.00	(\$5,421)	\$285,223
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	52.68	\$18,368	\$438	896.73	\$489,746	\$233,291	949.41	\$508,114	\$233,729
NORTHERN ASSURANCE COMPANY OF	NA	NA	NA	1.00	\$539	\$0	4.67	\$9,257	\$0	5.67	\$9,796	\$0
NORTHERN MUTUAL INSURANCE	5.64	\$1,848	\$929	39.03	\$11,562	\$1,537	424.14	\$190,670	\$80,651	468.81	\$204,080	\$83,117
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	7.00	\$3,347	\$0	27.67	\$17,152	\$2,076	34.67	\$20,499	\$2,076
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	95.60	\$221,248	\$48,431	95.60	\$221,248	\$48,431
PARTNERS MUTUAL INSURANCE	NA	NA	NA	1.00	\$532	\$0	386.57	\$211,041	\$193,837	387.57	\$211,573	\$193,837
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	2.08	\$1,669	\$0	2.08	\$1,669	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	555.30	\$226,409	\$69,285	10899.54	\$5,615,499	\$3,072,887	11454.84	\$5,841,908	\$3,142,172
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	194.16	\$94,442	\$104,662	194.16	\$94,442	\$104,662

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1084.91	\$631,805	\$349,069	1084.91	\$631,805	\$349,069
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	(\$171)	\$0	0.00	(\$171)	\$0
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	3.00	\$2,093	\$0	3.00	\$2,093	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	2089.83	\$1,173,083	\$842,652	2089.83	\$1,173,083	\$842,652
SECURA INSURANCE, A MUTUAL	NA	NA	NA	10.83	\$5,200	\$0	616.83	\$321,231	\$129,596	627.66	\$326,431	\$129,596
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	23.25	\$8,938	\$0	23.25	\$8,938	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	22.33	\$8,762	\$763	47.33	\$19,539	\$1,262	69.66	\$28,301	\$2,025
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$145)	\$1,288	0.00	(\$145)	\$1,288
STATE AUTOMOBILE MUTUAL	NA	NA	NA	0.00	\$359	\$0	114.00	\$109,800	\$98,384	114.00	\$110,159	\$98,384
STATE FARM FIRE AND CASUALTY	1.00	\$245	\$0	NA	NA	NA	37105.00	\$19,844,960	\$9,072,131	37106.00	\$19,845,205	\$9,072,131
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$462)	\$670	0.00	(\$462)	\$670
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	28.99	\$14,616	\$3,334	28.99	\$14,616	\$3,334

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 53 Northern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	1683.91	\$1,012,294	\$310,760	1683.91	\$1,012,294	\$310,760
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	464.81	\$266,185	\$941,671	464.81	\$266,185	\$941,671
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	23.41	\$68,371	\$0	23.41	\$68,371	\$0
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	17.33	\$6,388	\$0	429.42	\$242,304	\$425,863	446.75	\$248,692	\$425,863
WESTFIELD INSURANCE COMPANY	0.00	\$401	\$0	38.00	\$12,564	\$0	4005.17	\$2,150,021	\$1,662,024	4043.17	\$2,162,986	\$1,662,024
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$1,107	\$0	1.00	\$1,107	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	33.00	\$11,370	\$0	2076.50	\$1,028,643	\$364,202	2109.50	\$1,040,013	\$364,202
Mean:	105.58	\$54,087	\$22,587	233.94	\$72,571	\$53,549	3290.06	\$1,277,802	\$685,725	3346.25	\$1,292,932	\$699,695
StDev:	212.38	\$115,431	\$52,065	740.16	\$281,942	\$243,982	11688.92	\$4,262,431	\$2,197,819	11829.84	\$4,239,495	\$2,193,327
Min:	0.00	\$185	\$0	0.00	(\$524)	\$0	0.00	(\$5,203)	\$0	0.00	(\$5,421)	\$0
Max:	638.18	\$375,254	\$154,701	3730.08	\$1,833,526	\$1,621,461	82397.00	\$33,630,432	\$17,193,012	85706.00	\$33,634,184	\$17,193,012

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54    Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ACE AMERICAN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	50.00	\$21,137	\$0	50.00	\$21,137	\$0
AIU INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	265.90	\$164,974	\$106,423	265.90	\$164,974	\$106,423
ALL AMERICA INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	18.71	\$11,257	\$3,660	18.71	\$11,257	\$3,660
ALLIED PROPERTY AND CASUALTY	NA	NA	NA	306.57	\$115,211	\$18,220	10091.86	\$5,031,217	\$2,526,603	10398.43	\$5,146,428	\$2,544,823
ALLSTATE INDEMNITY COMPANY	1089.25	\$955,710	\$197,889	NA	NA	NA	NA	NA	NA	1089.25	\$955,710	\$197,889
ALLSTATE INSURANCE COMPANY	263.91	\$175,132	\$42,386	NA	NA	NA	25166.83	\$17,161,371	\$9,196,950	25430.74	\$17,336,503	\$9,239,336
AMERICAN FAMILY HOME INSURANCE	NA	NA	NA	NA	NA	NA	345.50	\$134,988	\$7,309	345.50	\$134,988	\$7,309
AMERICAN FELLOWSHIP MUTUAL	NA	NA	NA	8.80	\$196	\$0	280.70	\$242,631	\$0	289.50	\$242,827	\$0
AMERICAN FIRE AND CASUALTY COMPANY	NA	NA	NA	2.00	\$713	\$0	496.25	\$315,438	\$249,879	498.25	\$316,151	\$249,879
AMERICAN INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	142.42	\$180,366	\$96,700	142.42	\$180,366	\$96,700
AMERICAN MODERN HOME INSURANCE	NA	NA	NA	NA	NA	NA	22.16	\$8,779	\$76,427	22.16	\$8,779	\$76,427
AMERICAN SELECT INSURANCE	NA	NA	NA	NA	NA	NA	1.00	\$567	\$0	1.00	\$567	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54     Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AMICA MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	593.49	\$430,982	\$136,812	593.49	\$430,982	\$136,812
ARMED FORCES INSURANCE EXCHANGE	NA	NA	NA	2.33	\$766	\$0	49.00	\$31,246	\$6,086	51.33	\$32,012	\$6,086
ASSOCIATED INDEMNITY CORPORATION	NA	NA	NA	NA	NA	NA	107.64	\$157,038	\$124,301	107.64	\$157,038	\$124,301
AUTO CLUB GROUP INSURANCE	274.83	\$125,040	\$54,630	NA	NA	NA	17301.66	\$12,107,654	\$4,843,009	17576.49	\$12,232,694	\$4,897,639
AUTOMOBILE INSURANCE COMPANY OF	NA	NA	NA	4.34	\$2,590	\$0	306.82	\$254,060	\$398,850	311.16	\$256,650	\$398,850
AUTO-OWNERS INSURANCE COMPANY	NA	NA	NA	22.33	\$7,814	\$6,195	10092.50	\$4,835,239	\$2,814,530	10114.83	\$4,843,053	\$2,820,725
BADGER MUTUAL INSURANCE COMPANY	NA	NA	NA	10.00	\$4,807	\$0	137.33	\$81,822	\$29,485	147.33	\$86,629	\$29,485
BROTHERHOOD MUTUAL INSURANCE	3.00	\$685	\$0	15.08	\$4,921	\$0	73.00	\$32,970	\$31,379	91.08	\$38,576	\$31,379
CENTENNIAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.26	\$5,601	\$0	3.26	\$5,601	\$0
CENTRAL MUTUAL INSURANCE	NA	NA	NA	2.03	\$745	\$0	24.41	\$13,204	\$0	26.44	\$13,949	\$0
CHURCH MUTUAL INSURANCE COMPANY	NA	NA	NA	12.00	\$4,014	\$256	4.00	\$3,001	\$133	16.00	\$7,015	\$389
CINCINNATI INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	5907.23	\$3,007,453	\$2,161,768	5907.23	\$3,007,453	\$2,161,768

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54    Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	21.75	\$17,431	\$1,810	183.58	\$106,239	\$8,415	38478.33	\$23,733,255	\$11,581,737	38683.67	\$23,856,925	\$11,591,962
CIVIC PROPERTY AND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	250.25	\$138,167	\$171,752	250.25	\$138,167	\$171,752
CONSOLIDATED INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	\$0	\$13,061	0.00	\$0	\$13,061
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	2.48	\$1,447	\$0	2.48	\$1,447	\$0
ELECTRIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	4.00	\$2,481	\$0	4.00	\$2,481	\$0
EMCASCO INSURANCE COMPANY	NA	NA	NA	56.59	\$20,937	\$1,816	1083.10	\$512,538	\$436,291	1139.69	\$533,475	\$438,107
EMPLOYERS MUTUAL CASUALTY	NA	NA	NA	23.41	\$7,462	\$18,680	685.41	\$315,141	\$911,785	708.82	\$322,603	\$930,465
FARM BUREAU GENERAL INSURANCE	1235.52	\$520,581	\$695,901	2612.82	\$1,219,542	\$1,120,326	30284.96	\$15,004,604	\$9,543,113	34133.30	\$16,744,727	\$11,359,340
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	204.31	\$709,495	\$422,196	204.31	\$709,495	\$422,196
FEDERATED MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$0	\$18,824	0.00	\$0	\$18,824
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	(\$2)	\$0	0.00	(\$2)	\$0
FIDELITY AND DEPOSIT COMPANY OF	NA	NA	NA	NA	NA	NA	210.88	\$102,476	\$240,975	210.88	\$102,476	\$240,975

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54     Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIRE INSURANCE EXCHANGE	NA	NA	NA	NA	NA	NA	11286.74	\$9,225,816	\$5,263,971	11286.74	\$9,225,816	\$5,263,971
FIREMAN'S FUND INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.99	\$7,173	\$0	3.99	\$7,173	\$0
FOREMOST SIGNATURE INSURANCE	NA	NA	NA	NA	NA	NA	0.00	\$959	\$415,925	0.00	\$959	\$415,925
FRANKENMUTH MUTUAL INSURANCE	NA	NA	NA	78.00	\$38,454	\$12,407	10796.00	\$6,959,049	\$4,682,861	10874.00	\$6,997,503	\$4,695,268
FREMONT MUTUAL INSURANCE	NA	NA	NA	447.58	\$182,596	\$99,297	9542.72	\$4,737,104	\$2,340,448	9990.30	\$4,919,700	\$2,439,745
GLENS FALLS INSURANCE COMPANY,	NA	NA	NA	NA	NA	NA	1239.86	\$1,047,198	\$1,712,016	1239.86	\$1,047,198	\$1,712,016
GRANGE INSURANCE COMPANY OF	0.25	\$453	\$0	1.00	\$660	\$0	660.16	\$335,794	\$19,406	661.41	\$336,907	\$19,406
GREAT AMERICAN SECURITY	NA	NA	NA	1.00	\$377	\$0	1.00	\$815	\$0	2.00	\$1,192	\$0
GREAT AMERICAN SPIRIT INSURANCE	NA	NA	NA	1.00	\$734	\$0	83.24	\$57,545	\$127,756	84.24	\$58,279	\$127,756
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	272.23	\$801,349	\$135,846	272.23	\$801,349	\$135,846
HAMILTON MUTUAL INSURANCE	NA	NA	NA	38.08	\$18,252	\$9,018	565.59	\$289,571	\$117,102	603.67	\$307,823	\$126,120
HARLEYSVILLE LAKE STATES INSURANCE	NA	NA	NA	52.85	\$22,452	\$3,651	1305.85	\$716,240	\$530,350	1358.70	\$738,692	\$534,001

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 54    Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	NA	NA	NA	NA	NA	NA	235.75	\$117,288	\$8,914	235.75	\$117,288	\$8,914
HARTFORD CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	18.92	\$11,332	\$0	18.92	\$11,332	\$0
HARTFORD FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	14.67	\$7,261	\$1,995	14.67	\$7,261	\$1,995
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	10.08	\$3,876	\$67	2558.40	\$1,146,977	\$749,320	2568.48	\$1,150,853	\$749,387
HARTFORD UNDERWRITERS INSURANCE	NA	NA	NA	2.00	\$815	\$9,194	193.31	\$94,266	\$301,663	195.31	\$95,081	\$310,857
HASTINGS MUTUAL INSURANCE	NA	NA	NA	406.08	\$116,531	\$104,680	26936.25	\$7,327,703	\$1,283,945	27342.33	\$7,444,234	\$1,388,625
HOME-OWNERS INSURANCE COMPANY	NA	NA	NA	20.25	\$7,876	\$0	101548.41	\$52,297,048	\$30,291,852	101568.66	\$52,304,924	\$30,291,852
HOMESITE INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	1428.98	\$890,398	\$496,520	1428.98	\$890,398	\$496,520
HORACE MANN INSURANCE COMPANY	23.08	\$9,701	\$2,416	26.75	\$9,029	\$2,934	995.75	\$429,136	\$467,387	1045.58	\$447,866	\$472,737
INSURANCE COMPANY OF NORTH AMERICA	NA	NA	NA	NA	NA	NA	0.00	(\$708)	\$0	0.00	(\$708)	\$0
JEFFERSON INSURANCE COMPANY	NA	NA	NA	1.50	\$1,677	\$2,486	3.91	\$2,035	\$0	5.41	\$3,712	\$2,486
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	30.50	\$13,054	\$0	3751.41	\$2,100,709	\$1,224,354	3781.91	\$2,113,763	\$1,224,354



**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54     Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	NA	NA	NA	4.00	(\$747)	\$17,533	4.00	(\$747)	\$17,533
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	NA	3.00	\$1,242	\$0	3.00	\$1,242	\$0
MEEMIC INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	8150.00	\$4,189,174	\$1,297,060	8150.00	\$4,189,174	\$1,297,060
MERASTAR INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	23.00	\$9,520	\$0	23.00	\$9,520	\$0
MERCHANTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	118.00	\$52,623	\$5,720	118.00	\$52,623	\$5,720
METROPOLITAN GROUP PROPERTY AND	NA	NA	NA	4.00	\$5,097	\$226	598.00	\$502,785	\$397,632	602.00	\$507,882	\$397,858
METROPOLITAN PROPERTY AND CASUALTY	5.00	\$2,815	\$0	7.25	\$5,130	\$0	246.09	\$154,669	\$57,202	258.34	\$162,614	\$57,202
MIC GENERAL INSURANCE CORPORATION	NA	NA	NA	0.00	(\$428)	\$10,514	3.33	\$2,199	\$103,553	3.33	\$1,771	\$114,067
MICHIGAN BASIC PROPERTY INS ASSOCIATION	NA	NA	NA	8609.09	\$4,638,034	\$5,339,059	NA	NA	NA	8609.09	\$4,638,034	\$5,339,059
MICHIGAN INSURANCE COMPANY	13.00	\$5,906	\$1,789	NA	NA	NA	3489.00	\$1,978,673	\$2,104,870	3502.00	\$1,984,579	\$2,106,659
MICHIGAN MILLERS MUTUAL INSURANCE	NA	NA	NA	62.00	\$29,350	\$15,470	7213.00	\$4,062,313	\$2,494,060	7275.00	\$4,091,663	\$2,509,530
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	3.08	\$3,343	\$0	3.08	\$3,343	\$0

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54    Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	NA	NA	NA	NA	NA	NA	421.77	\$298,482	\$57,010	421.77	\$298,482	\$57,010
NATIONAL SURETY CORPORATION	NA	NA	NA	NA	NA	NA	1.56	\$70	\$0	1.56	\$70	\$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	(\$634)	\$8,535	0.00	(\$12,660)	\$424,679	0.00	(\$13,294)	\$433,214
NATIONWIDE MUTUAL FIRE INSURANCE	NA	NA	NA	217.25	\$69,566	\$310,980	4150.48	\$2,463,438	\$1,144,279	4367.73	\$2,533,004	\$1,455,259
NORTHERN ASSURANCE COMPANY OF	1.67	\$534	\$0	1.00	\$292	\$0	10.33	\$4,598	\$16,854	13.00	\$5,424	\$16,854
NORTHERN MUTUAL INSURANCE	NA	NA	NA	24.05	\$9,878	\$647	241.51	\$121,844	\$101,917	265.56	\$131,722	\$102,564
OHIO CASUALTY INSURANCE COMPANY, THE	NA	NA	NA	25.17	\$11,656	\$0	106.17	\$71,665	\$40,719	131.33	\$83,321	\$40,719
ONEBEACON INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.08	\$261	\$0	0.08	\$261	\$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	69.60	\$286,902	\$1,487	69.60	\$286,902	\$1,487
PARTNERS MUTUAL INSURANCE	NA	NA	NA	10.75	\$7,329	\$9,209	505.79	\$297,548	\$223,601	516.54	\$304,877	\$232,810
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	15.50	\$9,351	\$0	15.50	\$9,351	\$0
PIONEER STATE MUTUAL INSURANCE	NA	NA	NA	1036.89	\$430,320	\$197,267	17786.51	\$9,224,722	\$5,619,922	18823.40	\$9,655,042	\$5,817,189

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**
**TERRITORY 54     Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	1060.66	\$516,012	\$245,278	1060.66	\$516,012	\$245,278
PRUDENTIAL PROPERTY AND CASUALTY	NA	NA	NA	NA	NA	NA	1868.00	\$1,159,303	\$581,497	1868.00	\$1,159,303	\$581,497
ROYAL INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	\$555	\$0	1.00	\$555	\$0
ROYAL INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	6.00	\$3,224	\$0	6.00	\$3,224	\$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	5625.78	\$3,537,005	\$1,735,628	5625.78	\$3,537,005	\$1,735,628
SECURA INSURANCE, A MUTUAL	NA	NA	NA	49.08	\$22,408	\$7,139	3235.58	\$1,756,774	\$959,755	3284.66	\$1,779,182	\$966,894
SECURA SUPREME INSURANCE	NA	NA	NA	NA	NA	NA	121.75	\$65,431	\$0	121.75	\$65,431	\$0
SENTRY INSURANCE, A MUTUAL	NA	NA	NA	34.33	\$13,268	\$865	93.26	\$48,621	\$79,532	127.59	\$61,889	\$80,397
SOUTHERN MICHIGAN INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$4,090)	\$303,548	0.00	(\$4,090)	\$303,548
STATE AUTOMOBILE MUTUAL	NA	NA	NA	9.50	\$4,265	\$2,597	798.50	\$559,109	\$207,682	808.00	\$563,374	\$210,279
STATE FARM FIRE AND CASUALTY	2.75	\$950	\$0	NA	NA	NA	105113.58	\$56,433,556	\$35,315,544	105116.33	\$56,434,506	\$35,315,544
STATE FARM GENERAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	(\$1,653)	\$16,866	0.00	(\$1,653)	\$16,866

**Appendix B (2002): Home Insurance Companies' Exposures, Premiums, and Losses in 2002 by Policy Group and Territory**

**TERRITORY 54    Remainder of Southern Michigan**

Company	Low-Quality HO			Moderate-Quality HO			High-Quality HO			Aggregate HO		
	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	NA	NA	NA	NA	NA	NA	147.08	\$86,629	\$280,840	147.08	\$86,629	\$280,840
UNITED SERVICES AUTOMOBILE	NA	NA	NA	NA	NA	NA	2597.82	\$1,544,331	\$676,916	2597.82	\$1,544,331	\$676,916
USAA CASUALTY INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	1061.22	\$608,430	\$200,513	1061.22	\$608,430	\$200,513
VESTA FIRE INSURANCE CORPORATION	NA	NA	NA	2.00	\$968	\$0	NA	NA	NA	2.00	\$968	\$0
VIGILANT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	36.90	\$79,957	\$13,218	36.90	\$79,957	\$13,218
WEST AMERICAN INSURANCE COMPANY	NA	NA	NA	34.17	\$16,514	\$9,350	693.42	\$420,658	\$537,546	727.58	\$437,173	\$546,896
WESTFIELD INSURANCE COMPANY	0.00	\$245	\$0	108.67	\$42,475	\$19,479	3536.92	\$2,118,031	\$1,371,143	3645.59	\$2,160,751	\$1,390,622
WESTPORT INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	1.00	\$660	\$0	1.00	\$660	\$0
WOLVERINE MUTUAL INSURANCE	NA	NA	NA	136.00	\$50,134	\$7,572	5829.50	\$2,728,646	\$1,508,660	5965.50	\$2,778,780	\$1,516,232
Mean:	225.69	\$139,629	\$76,679	313.82	\$154,638	\$156,522	4814.87	\$2,634,685	\$1,514,352	4845.71	\$2,645,914	\$1,550,641
StDev:	427.90	\$285,436	\$194,035	1302.07	\$693,855	\$790,815	15486.82	\$8,254,197	\$4,877,331	15371.49	\$8,182,160	\$4,860,003
Min:	0.00	\$245	\$0	0.00	(\$634)	\$0	0.00	(\$12,660)	\$0	0.00	(\$13,294)	\$0
Max:	1235.52	\$955,710	\$695,901	8609.09	\$4,638,034	\$5,339,059	105113.58	\$56,433,556	\$35,315,544	105116.33	\$56,434,506	\$35,315,544